THE SATURDAY EVENING POST

An Illustrated Weekly
Founded A° D° 1728 by Benjamin Franklin

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In This Number: Sinclair Lewis—Reginald Earle Looker—Roger W. Babson Peter B. Kyne—Samuel G. Blythe—Stewart Edward White—Edwin Lefèvre

A rush of live steam—a flood of boiling water —and the varnish wasn't harmed! (Be sure to read the letter)

THIS is one of those astonishing Valspar stories that come in our mail almost every day.

Read the letter opposite about the Valspar that was drenched with *live* steam, drowned in *scalding* water—and was none the worse for the experience!

VALENTINE'S
VALSPAR
The Varnish That Won't Turn White

It ranks with the story of the refrigerators in R. H. Macy & Company's mammoth Department Store, Herald Square, New York City, where a good ordinary varnish was all gone in three months, but Valspar, after two years of very hard wear, is still in perfect condition. R. H. Macy & Company use Valspar in all their departments.

Or the now universally known test of pouring boiling water on a Valsparred table, and leaving it uninjured.

Or the untold stories of countless housewives who now mop their varnished floors with hot water, who disregard splashings in bath room, kitchen, pantry and laundry—because of Valspar.

Essexville, Mich., March 6, 1915

Messrs. Valentine & Company,
New York City.

Dear Sirs:

I have used Valspar for a number of years on boats of all kinds with good success, never had any trouble with the varnish turning white or cracking, although subject to the hardest kind of service.

Last summer I built a new residence for myself. The floors and woodwork are all oak, and after having such good success with Valspar on my boats, I thought it would be just the thing for our floors and all the inside finish.

I gave the floors two coats of Valspar. Some little time after we moved in this Fall, when letting the air out of one of the radiators (we have a hot water heating system) I broke the valve off—and the result was that a stream of almost boiling water came out and ran all over the floors and covered them with two inches of very hot water. *This water was so hot and made so much steam in the rooms, that it caused the wall paper to come off in some places.*

This water stood on the floors until we could get it mopped up, so hot you could not touch the cloths, towels, etc., which we used in soaking up the water. I thought sure our floors were ruined, but it never hurt them a particle. I would not have believed that any varnish could stand anything like that without turning white.

I saw this myself so there is no chance for a dispute.

Taking into consideration the slight extra cost, I would advise anyone to use Valspar if they want a finish that will stand almost anything.

Yours truly,

(Signed) JOHN R. COTTER

Tell your architect to specify Valspar, the absolutely washable varnish, all through your house, inside and out.

You will know where to buy Valspar by the signs and displays in the dealers' windows.

Special Offer

In order that you may test it yourself, we will send, upon receipt of 10c. in stamps to cover mailing and package, sufficient Valspar to finish a small table or chair.

VALENTINE & COMPANY, 458 Fourth Avenue, New York
Please send me 4-ounce can of Valspar, for which I enclose 10c. in stamps to cover mailing and package.
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Address _____

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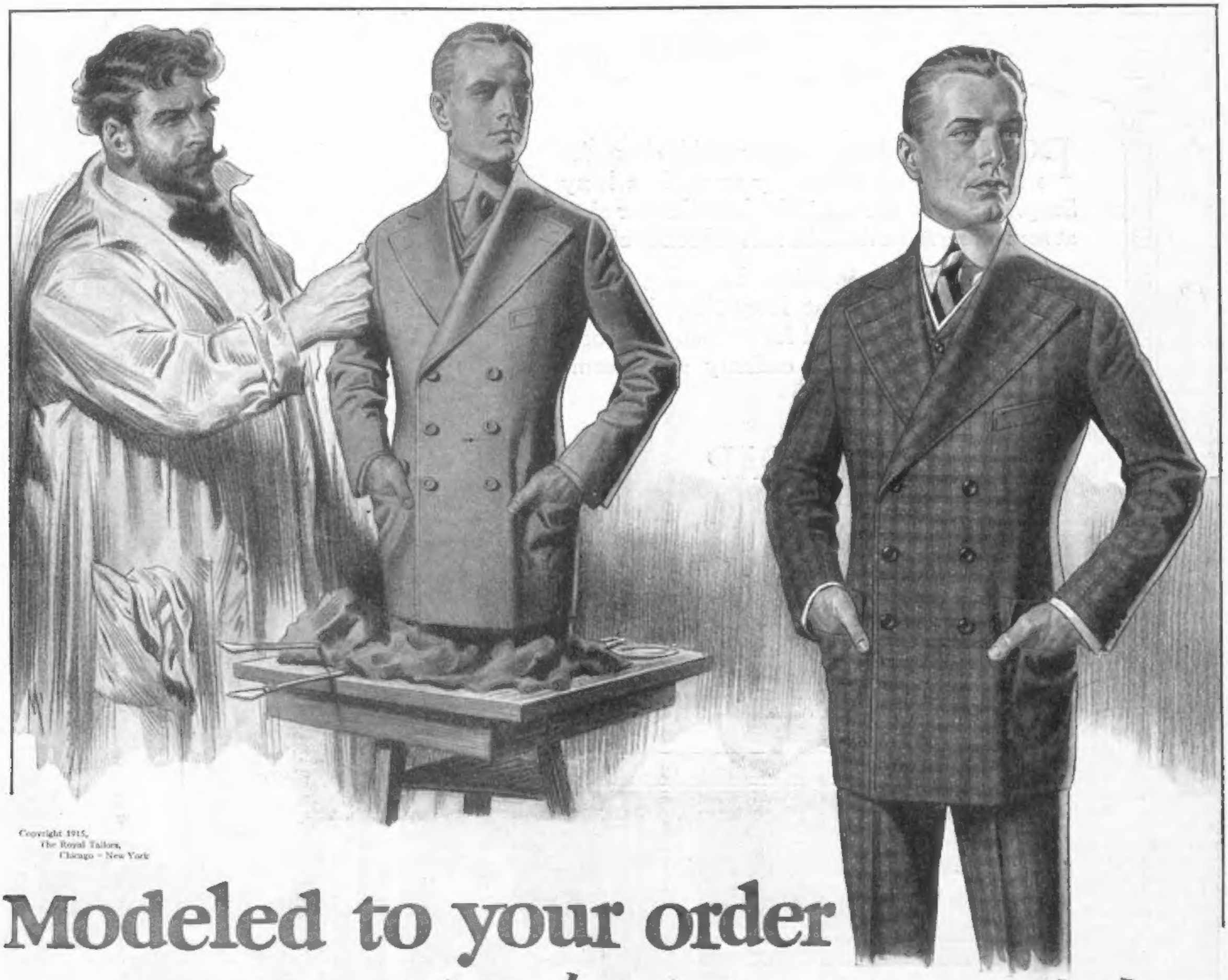

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The basis lies in our graphic system of measure-taking followed in each dealer's store

—a system that gives us virtually a "wax impression" of the customer's form.

Then each suit or overcoat is cut—singly, individually—to tally to the hairline with the specifications provided for it.

It cannot leave our shops until it does.

We *have* to be exact. For with every Royal garment, we send a legal Deed granting the customer the freedom of rejecting the garment if it does not prove without flaw or blemish in fit and workmanship.

Thus, your Royal garment is a "mould in cloth" of your figure—tailored as precisely to your measure as though it were built over a plaster cast of your limbs and torso.

Surely this Royal Service is important to you—in these days when the styles *demand* snug, figure-tracing clothes.

And especially when Royal prices are but $16, $17, $20, $25, $30 and $35—offering you not only made-to-measure precision of fit, but almost unlimited choice of foreign and domestic pure woolens.

The Royal Tailors & Their Dealers

THE ROYAL TAILORS
CHICAGO — NEW YORK

Joseph Vehon PRESIDENT

Occupying 10,000 Cities and Towns

THE ROYAL TAILORS
CHICAGO — NEW YORK

POSSIBLY ordinary soap would clean the refrigerator and the pantry as well as Ivory Soap. But here the particular housekeeper aims at something more than the mere absence of dirt.

She desires that these things be really, purely clean, in the sense that Ivory Soap is clean. That is why Ivory is used for so many purposes where, at first thought, ordinary soap seems good enough.

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AT GRIPS—By Arnold Bennett

PHOTO. AT FRONT BY WALTER HALE

War Seems Vague and Casual, Because a Mere Fragment of it Defeats the Imagination

I HAVE before referred to the apparent vagueness and casualness of war on its present scarcely conceivable scale. When you are with a staff officer you see almost everything. I doubt not that certain matters are hidden from you, but broadly you do see all that is to be seen. Into the mind of the general, which conceals the strategy that is to make history, of course you cannot peer. The general is full of interesting talk about the past and about the present, but about the future he breathes no word. If he is near the center of the front he will tell you blandly, in answer to your question, that a great movement may not improbably be expected at the wings. If he is at either of the wings he will tell you blandly that a great movement may not improbably be expected at the center. You are not disappointed at his attitude, because you feel when putting them that such questions as yours deserve such answers as his; but you are assuredly disappointed at not being able to comprehend even the present—what is going on round you, under your eyes, deafening your ears.

For example, I hear the sound of guns. I do not mean the general sound of guns, which is practically continuous round the horizon, but the particular sound of some specific group of guns. I ask about them. Sometimes even staff officers may hesitate before deciding whether they are enemy guns or French guns. As a rule, the civilian distinguishes an enemy shot by the sizzling, affrighting sound of the projectile as it rushes through the air toward him; whereas the French projectile, rushing away from him, is out of hearing before the noise of the gun's explosion has left his ears. But I may be almost equidistant between a group of German and a group of French guns.

When I have learnt what the guns are and their caliber, and perhaps even their approximate situation on the large-scale staff map, I am not much nearer the realization of them. Actually to find them might be half a day's work, and when I have found them I have simply found several pieces of mechanism each hidden in a kind of hut, functioning quite privately and disconnectedly by the aid of a few perspiring men. The affair is not like shooting *at* anything. A polished missile is shoved into the gun. . . . A horrid bang; the missile has disappeared, has simply gone. Where it has gone, what it has done, nobody in the hut seems to care. There is a telephone close by; but only numbers and formulas and perhaps an occasional rebuke comes out of the telephone, in response to which the perspiring men make minute adjustments in the gun or in the next missile.

Warfare Witnessed in its Apparently Aimless Details

OF THE target I am absolutely ignorant, and so are the perspiring men. I am free to go forth and look for the target. It is pointed out to me. It may be a building or a group of buildings; it may be something else. At best it is nothing but a distant spot on a highly complex countryside. I see a faint puff of smoke, seemingly as harmless as a feather momentarily floating. And I think: Can any reasonable person expect that those men with that noisy contrivance in the inclosed hut away back shall plant a mass of metal into that far-off tiny red patch of masonry lost in the vast landscape? And, even if by chance they do, for what reason has that particular patch been selected? What influence could its destruction have on the mighty course of the struggle? . . . Thus it is that war seems vague and casual, because a mere fragment of it defeats the imagination and the bits of even the fragment cannot be fitted together. Why, I have stood in the first-line trench itself and heard a fusillade all round me, and yet have seen nothing and understood nothing of the action!

It is the same with the movements of troops. For example, I slept in a small town behind the front, and I was wakened up—not, as often, by an aëroplane but by a tremendous shaking and throbbing of the hotel. This went on for a long time, from just after dawn until about six o'clock, when it stopped, only to recommence after a few minutes. I got up, and found that in addition to the hotel the whole town was shaking and throbbing. A regiment was passing through it in autobuses. Each autobus held about thirty men, and the vehicles rattled after one another at a distance of at most thirty yards. The autobuses were painted the color of battleships and were absolutely uniform, except that some had permanent and some only temporary roofs, and some had mica windows and some only holes in the sides. All carried the same number of soldiers, and in all the rifles were stacked in precisely the same fashion. When one autobus stopped all stopped, and the soldiers waved and smiled to girls at windows and in the street. The entire town had begun its day. No matter how early you rise in these towns, the town has always begun its day.

The soldiers, in their pale blue uniforms, were young, lively, high-spirited, and very dusty; their mustaches, hair and ears were noticeably coated with dust. Evidently they had been traveling for hours. The autobuses kept appearing out of the sun-shot dust cloud at the end of the town and disappearing round the curve by the town hall.

Regiments Pass Like a Flight of Birds

OCCASIONALLY an officers' automobile, or a car with a couple of nurses, would intervene momentarily; and then more and more and more autobuses, and still more. The impression given is that the entire French Army is passing through the town. The rattle and the throbbing and the shaking get on my nerves. At last come two breakdown vans and the procession is finished. I cannot believe that it is really finished; but it is, and the silence is incredible. . . . Well, I have seen only a couple of regiments go by. Out of the hundreds of regiments in the French Army, just two! But whence they had come, what they had done, whither they were traveling, what they were intended to do—nobody could tell me. They had an air as casual and vague and aimless as a flight of birds across a landscape.

There were more picturesque pilgrimages than that. One of the most picturesque and touching spectacles I saw at the front was the march of a regiment of the line into another little country town on a very fine summer morning. First came the regimental band. The brass instruments were tarnished; the musicians had all sorts of paper packages tied to their knapsacks. Besides being musicians they were real soldiers in war-stained uniforms. They marched with an air of fatigue; but the tune they played was bright enough. Followed some cyclists, keeping pace with the marchers. Then an officer on a horse. Then companies of the regiment. The stocks of many of the rifles were wrapped in dirty rags. Every man carried all that was his in the campaign, including a pair of field glasses. Every man was piled up with impedimenta—broken, torn, soiled and cobbled impedimenta. And every man was very, very tired. A young officer on foot could scarcely walk. He moved in a kind of trance and each step was difficult. He may have been half asleep.

At intervals a triangular sign was borne aloft—red, blue or some other tint. These signs indicated the positions of the different companies in the trenches—needless to say that the regiment had come during the night from a long spell of the trenches—but what trenches? Then came the gorgeous regimental colors; and every soldier in the street saluted them and every civilian raised his hat.

I noticed more and more that the men were exhausted, were at the limit of their endurance. Then passed a group that was quite fresh, a Red Cross detachment! No doubt they had had very little to do. After them a few horses, gray and white; and then field kitchens and equipment carts. And then a machine gun on a horse's back; others in

carts; pack mules with ammunition boxes; several more machine-gun sections. And then more field kitchens. In one of these the next meal was actually preparing and steam rose from under a great iron lid. On every cart was a spare wheel for emergencies; the hub of every wheel was plaited round with straw; the harness was partly of leather and partly of rope ending in iron hooks.

Later came a long Red Cross van, and after it another field kitchen encumbered with bags and raw meat and strange oddments; and through the interstices of the pile, creeping among bags and raw meat, steam gently mounted, for a meal was maturing in that perambulating kitchen also. Lastly came a cart full of stretchers and field-hospital apparatus.

The regiment, its music still faintly audible, had gone by—self-contained, self-supporting. There was no showiness of a review, but the normal functioning, the actual dailiness, of a line regiment as it lives strenuously in the midst of war.

My desire was that the young officer in a trance should find a good bed instantly. The whole thing was fine; it was pathetic; and, above all, it was mysterious. What was the part of that regiment in the gigantic tactics of Joffre?

However, after a short experience at the front one realizes that, though the conduct of the campaign may be mysterious, it is neither vague nor casual. I remember penetrating through a large factory into a small village which constituted one of the latest French conquests. An officer who had seen the spot just after it was taken, and before it was "organized," described to me the appearance of the men, with their sunken eyes and blackened skins, on the day of victory. They were all very cheerful when I saw them, but how alert, how apprehensive, how watchful! I felt that I was in a place where anything might happen at any moment.

The village and the factory were a maze of trenches, redoubts, caves, stairs up and stairs down. Machine guns, barbed wire, enfilading devices were all ready. When we climbed to an attic floor to look at the German positions, which were not fifty yards away, the commandant was in a fever until we came down, lest the Germans might spy us and shell his soldiers. He did not so much mind them shelling us, but he objected to them shelling his men. We came down the damaged stairs in safety.

A way had been knocked longitudinally through a whole row of cottages. We went through this—it was a land of watchful figures—and then it was whispered to us not to talk, for the Germans might hear! And we peered into mines and burrowed and crawled. We disappeared into long, subterranean passages and emerged among a lot of soldiers gayly eating as they stood. Close by was a group of men practicing with hand grenades made harmless for the occasion.

I followed the commandant round a corner and we gazed at I forget what. "Don't stay here!" said the commandant. I moved away. A second after I had moved a bullet struck the wall where I had been standing. The entire atmosphere of the place, with its immanent sense of danger from an invisible enemy and fierce expectation of damaging that enemy, brought home to me the grand essential truth of the front—namely, that the antagonists are continually at grips, like wrestlers, and straining every muscle to obtain the slightest advantage. Casual would be the very last adjective to apply to those activities.

A Shell-Torn Stretch of Road

ONCE, after a roundabout tour on foot, one of the staff captains ordered an automobile to meet us at the end of a certain road. Part of this road was exposed to German artillery four or five miles off. No sooner had the car come down the road than we heard the fearsome sizzling of an approaching shell. We saw the shell burst before the sound of the sizzling had ceased. Then came the roar of the explosion. The shell was a 77-mm. high explosive. It fell out of nowhere on the road. The German artillery methodically searched the exposed portion of that road for about half an hour. The shells dropped on it or close by it at intervals of two minutes, and they were planted at even distances of about a hundred yards up and down the slope. I watched the operation from a dugout quite close by. It was an exact and rather terrifying operation. It showed that the invisible Germans were letting nothing whatever go by; but it did seem to me to be a fine waste of ammunition and a very stupid application of a scientific ideal, for while shelling it the Germans must have noticed that there was nothing at all on the road.

We naturally decided not to go up that road in the car but to skulk through a wood and meet the car in a place of safety. The car had sooner or later to go up the road, because there was no other road. The commandant who was with us was a very seasoned officer, and he regarded all military duties as absolute duties. The car must return along that road. Therefore let it go.

The fact that it was a car serving solely for the convenience of civilians did not influence him. It was a military car, driven by a soldier.

PHOTO AT FRONT BY WALTER HALE

A Hand-Car Railway for Taking Ammunition to the Trenches and Carrying the Wounded

"You may as well go at once," he said to the chauffeur. "We will assist at your agony. . . . What do *you* say?" he laughingly questioned a subordinate.

"Ah! My commandant," said the junior officer cautiously, "when it is a question of the service ——"

We should naturally have protested against the chauffeur adventuring on the shell-swept road for our convenience, but he was diplomatic enough to postpone the journey. After a time the shelling ceased and he passed in safety. He told us when we met him later for the drive home that there were five large holes in the road.

On another occasion, when we were tramping through interminable communication trenches on a slope, a single rash exposure of two of our figures above the parapet of the trench drew down on us a bombardment of high explosive. For myself, I was completely exhausted by the excursion, which was nearing its end, and also I was faint from hunger; but immediately the horrible sizzling sound overhead and an explosion just in front made it plain to me that we were to suffer for a moment's indiscretion, I felt neither fatigue nor hunger. The searching shells fell nearer to us. We ran in couples, with a fair distance between each couple, according to instructions, along the rough, sinuous inequalities of the deep trench. After each visitation we had to lie still and count five, until all the fragments of shell had come to rest.

At last a shell seemed to drop right on me. The earth shook under me. My eyes and nose were affected by the fumes of the explosion. But the shell had not dropped right on me; it had dropped a few yards to the left. A trench is a wonderful contrivance. Immediately afterward a friend picked up in the trench one of the warm shots of the charge. It was a many-faceted ball, beautifully made, and calculated to produce the maximum wound. This was the last shell to fall. We were safe. But we realized once again, and more profoundly, that there is nothing casual in the conduct of war.

At no place was the continuously intense character of the struggle—like that of two leviathan wrestlers ever straining their hardest at grips—more effectually brought home to me than in the region known now familiarly to the whole world as Notre Dame de Lorette, from the little chapel that stood on one part of it.

An exceedingly ugly little chapel it was, according to the picture post cards. There are thousands of widows and orphans, wearing black and regretting the past and trembling about the future, simply because the invaders had to be made to give up that religious edifice, which they had turned to other uses.

The high, thickly wooded land behind the front was very elaborately organized for living either aboveground or underground, according to the circumstances of the day. To describe the organization would be impolitic. But it included every dodge. And the stores, entombed in safety, comprised all things. I remember, for example, stacks of hundreds of lamp chimneys. Naught lacked to the completeness of the scene of war. There were even prisoners. I saw two young Germans under guard in a cabin. They said that they had got lost in the labyrinth of the trenches and taken a wrong turning. And I believe they had.

One was a Red Cross man—probably a medical student before, with wine and song and boastings, he joined his *Gott*, his Kaiser and his comrades in the great mission of civilization across Belgium. He was dusty and tired, and he looked gloomily at the earthen floor of the cabin. Nevertheless, he had a good carriage and a passably intelligent face, and he was rather handsome. I sympathized with this youth, and I do not think that he was glad to be a prisoner. Some people can go and stare at prisoners and wreak an idle curiosity on them. I cannot. A glance, rather surreptitious, and I must walk away. Their humiliation humiliates me, even be they Prussians of the most offensive variety.

The Factory Boy's Story

A LITTLE later we saw another prisoner being brought in. A miserable tuberculous youth with a nervous trick of the face, thin, very dirty, enfeebled, worn-out; his uniform torn, stained, bullet-pierced and threadbare. Somebody had given him a large hunk of bread, which he had put within the lining of his tunic; it bulged out in front like a paunch. An officer stopped to question him, and while the cross-examination was proceeding a curio-hunting soldier came up behind and cut a button off the tunic. We learned that the lad was twenty-one years of age, and that he had been called up in December, 1914. Before assisting in the conquest of France he was employed in a paper factory. He tried to exhibit gloom, but it was impossible for him quite to conceal his satisfaction in the fact that for him the fighting was over. The wretched boy had had just about enough of world dominion, and he was ready to let Hohenzollerns and Junkers finish up the enterprise as best they could without his aid. No doubt some woman was his mother. It appeared to me that he could not live long and that the woman in question might never see him again. But every ideal must have its victims; and bereavement, which counts chief among the well-known advantageous moral disciplines of war, is, of course, good for a woman's soul. Besides, that woman would be convinced that her son died gloriously in defense of an attacked Fatherland.

When we had got clear of prisoners and of the innumerable tools of war, we came to something essential—namely, a map. This map, which was shown to us rather casually in the middle of a wood, was a very big map, and by means of different-colored chalks it displayed the ground taken from the Germans month by month. The yellow line showed the advance up to May; the blue line showed the farther advance up to June; and fresh marks in red showed graphically a further wresting, which had occurred only in the previous night. The blue line was like the mark of a tide on a chart; in certain places it had nearly surrounded a German position, and shortly the Germans would have to retire from that position or be cut off. Famous names abounded on that map—such as Souchez; Ablain St. Nazaire; St. Éloi; Fonds de Buval. Being on a very large scale, the map covered a comparatively small section of the front; but, so far as it went, it was a map to be gazed on with legitimate pride.

The officers regarded it proudly. Eagerly they indicated where the main pressures were and where new pressures would come later. Their very muscles seemed to be strained in the ardor of their terrific intention to thrust out and destroy the invader. While admitting, as all the officers I met admitted, the great military qualities of the enemy, they held toward him a more definitely contemptuous attitude than I could discover elsewhere. "When the *Boches* attack us," said one of them, "we drive them back to their trench and we take that trench. Thus we advance." But, for them, there was *Boche* and *Boche*. It was the Bavarians whom they most respected. They deemed the Prussians markedly inferior as fighters to the Bavarians. The Prussians would not hold firm when seriously menaced. The Prussians, in a word, would not "stick it." Such was the unanimous verdict here.

Out beyond the wood, on the hillside, in the communication trenches and other trenches, we were enabled to comprehend the true significance of that phrase uttered so carelessly by newspaper readers—Notre Dame de Lorette. The whole of the ground was in heaps. There was no spot, literally, on which a shell had not burst. Vegetation was quite at an end. The shells seemed to have sterilized the earth. There was not a tree, not a bush, not a blade of any sort, not a root. Even the rankest weeds refused to sprout in the perfect desolation. And this was the incomparable soil of France. The trenches meandered for miles through the pitted brown slopes, and nothing could be seen from them but vast encumbrances of barbed wire—knotted metal heaped on the unyielding earth!

The solitude of the communication trenches was appalling; and the continuous roar of the French seventy-fives over our heads did not alleviate it. In the other trenches,

however, was much humanity, some of it sleeping in deep, obscure retreats, but most of it acutely alive and interested in everything. A captain with a shabby uniform and a strong Southern accent told us how on March ninth he and his men had defended their trench in water up to the waist, and lumps of ice in it knocking against their bodies.

"I was summoned to surrender," he laughed. "I did not surrender. We had twenty killed and twenty-four with frostbitten feet as a result of that affair. Yes. Ninth March."

The ninth of March, 1915, obviously divided that officer's life into two parts, and not unnaturally!

A little farther on, and another officer would lead us to a spot where we could get glimpses of the plain. What a plain! Pit-heads, superb vegetation and ruined villages—tragic villages illustrating the glories and the transcendent common sense of war and invasion. That place over there is Souchez—familiar in all mouths from Arkansas to Moscow for six months past. What an object! Look at St. Eloi! Look at Angres! Look at Neuville St. Vaast! And look at Ablain St. Nazaire, the nearest of all!

The village of Ablain St. Nazaire seems to consist now chiefly of exposed, blackened rafters; what is left of its church sticks up precisely like a little bleached bone. A vision horrible and incredible in the immense luxuriance of the plain! The French have got Ablain St. Nazaire. We may go to Ablain St. Nazaire ourselves if we will accept the risks of shelling. Soldiers were seriously wounded there on that very day, for we saw them being carried therefrom toward the motor ambulances and the hospital.

After more walking of a very circuitous nature I noticed a few bricks in the monotonous expanse of dwarf earth mounds made by shells.

"Hello!" I said. "Was there a cottage here?"

No! What I had discovered was the illustrious chapel of Notre Dame de Lorette.

Then we were in a German trench which the French had taken and transformed into one of their own trenches by turning its face. It had a more massive air than the average French trench, and its cellarage, if I may use this civilian word, was deeper than that of any French trench. The officers said that often a German trench was taken before the men resting in those profound sleeping holes could get to the surface, and that, therefore, they only emerged in order to be killed or captured.

After more heavy trudging we came to trenches abandoned by the Germans and not employed by the French, as the front had moved far beyond them. The sides were dilapidated. Old shirts, bits of uniform, ends of straps, damaged field-glass cases, broken rifles, useless grenades lay all about. Here and there was a puddle of greenish water. Millions of flies, many of a sinister bright burnished green, were busily swarming. The forlornness of these trenches was heart-rending. It was the most dreadful thing I saw at the front, surpassing the forlornness of any destroyed village whatsoever.

And at intervals in the ghastly residue of war rose a smell unlike any other smell. . . . A leg could be seen sticking out of the side of the trench. We smelt a number of these smells and saw a number of these legs. Each leg was a fine leg, well clad, and superbly shod in almost new boots, with nail-protected soles. Each leg was a human leg attached to a human body. Two strokes of the pick, and the corpses might have been excavated and decently interred. But not one had been touched. Buried in frenzied haste by amateur imperiled gravediggers, with a military purpose, these dead men lay amid the scrapheap, the cesspit, the infernal squalor, which once had been a neat, clean, scientific German earthwork, and which still earlier had been a fair countryside. The French had more urgent jobs on hand than the sepulture of these victims of a caste and an ambition. With alacrity we left them to get forward to the alert, straining life of war.

Money-Making Ideas

A MAN in England has been very successful in creating what he calls a Town-Planning Estate, which, it seems to me, could be copied by active young men in almost any community. Unlike most real-estate development plans promoted in this country this English scheme involves the expenditure of little money on roads and other general improvements.

As those who have studied the real-estate game know, the great expense of real-estate promotions is in the preparation of roadways and general improvements. For instance, if a reader should buy a lot in a new, ready-made suburb of New York and follow up the use made of the money he paid for the land, he would find that only about twenty per cent of his purchase price went toward the payment for the land; but forty per cent was devoted to the building of roads and other improvements; and the remaining forty per cent to selling expenses and profits.

My English friends, instead of taking a hundred-acre tract of land, have purchased strips along highways already made, which at once gave them the advantage of good roads, water and light. Next they refused to sell any of the land except with the understanding that houses should be built by the purchasers, in accordance with certain approved, harmonious plans.

At first thought this seems rather arbitrary; but, as the purchasers had an opportunity to select their plans when they selected their lots, it really was a saving in expense for the buyers, as well as a great aid in the attractive development of the entire section.

Another part of this operation permitted the building of duplicate houses on the same plans, thereby saving considerable money, and yet having no two houses alike on the same street.

For instance, they started by buying ten tracts of land bordering different streets in the suburbs of two near-by English manufacturing cities, or five tracts in each. This land lay along outlying streets, and plans were drawn for the constructing of one hundred houses, as the land was cut up into one hundred large lots.

Instead of having architects make one hundred designs, however, they were limited to ten, each being a prize design for the most attractive and useful house procurable for a certain sum of money, the sums varying from thirty-five hundred to seventy-five hundred dollars. Contracts were then let for the construction of ten duplicate houses; but, instead of all these being built on one street there was only one of a kind on each.

My friend states that at the present time they have three or four houses built on each street, the arrangement being such that ten duplicates are built at a time. When the one hundred houses are completed there will be no duplicates on any street, as each street will have ten houses of different designs, but arranged harmoniously, so as to make a very attractive unit.

An interesting feature was that, immediately after the purchase of the land and the designing of the plans, the locations of the houses were staked out and vines, shrubbery and trees were started, preparatory to the building of houses two or three years after. The result is, these men have not been obliged to invest much money at any one time, but have started a group of houses after the previous group was sold, which required the investment of only a small capital.

Besides, when the time comes to erect a new group of houses vines will be growing, trees flourishing and the grounds exceedingly attractive. These men claim that often it is the grounds which sell a place. If a lot has full-grown shrubbery and healthy, growing trees people will often purchase when they would not consider buying the same house if the surroundings were bare and unattractive.

I think the same claim has been found to hold good in this country, though our real-estate promoters have perhaps spent more on paint than on vines and shrubbery.

There is another feature of this Town-Planning Estate scheme that appeals to me—namely, the promoters are not putting all their eggs into one basket. Not only are they building on ten different tracts, but in two different suburbs. The proper distribution of risks is one of the most important features of investment.

A READER of THE SATURDAY EVENING POST recently came to consult me about a plan he has for combining two or three local express companies operating between his city and an adjoining town. He finds that each day these three companies drive wagons back and forth over the same highway, and that each maintains a separate office in the large city and also in the adjoining town. Not only this, but each company has independent stables and various other needless duplications.

Before the parcel-post law came into force, all these expressmen were making a good profit, especially with the aid of the department stores in the large city, as those concerns delivered goods without charge within a radius of twenty-five miles. One of these express companies had been in operation about forty years and another nearly twenty years. One of the lines was operated by a small corporation and the other two by individuals, though in one case the actual owner recently died and the business is now carried on by his estate.

The parcel post, however, has cut into the business of all three concerns; and, instead of being haughty and independent, as was the case a few years ago, they are now in a very humble frame of mind. Five years ago each would have demanded from ten thousand to twenty thousand dollars for his good will; but now they are willing to sell for the actual value of their wagons, horses and other equipment. Considering there are something like thirty thousand of these small express companies throughout the country, it seems as though similar conditions must exist in nearly every community.

The plan in the mind of the young man who came to me is to form a new corporation, with forty thousand dollars in preferred stock and ten thousand dollars in common stock. The three express companies are appraised at about forty thousand dollars, and his idea is to sell twenty thousand dollars' worth of the preferred stock for cash. This cash and the balance of the preferred stock he proposes to use in paying for the properties at their appraised value. Thus, each owner will obtain one-half cash and one-half preferred stock for his interest. The common stock will be given to the young man as his profit for putting through the consolidation.

Though the common stock represents only one-fifth of the voting power, it will be noticed that the owners, who will hold forty per cent of the stock, and the investors, who purchase the other forty per cent, will need some of the stock belonging to the young man in order to control the company. Moreover, he tells me he has bought a few shares from both owners and investors, which will put him in a still stronger position in case of a deadlock.

The long and short of this is, the young man, with an investment of less than one thousand dollars, has consolidated and secured control of the entire express business between two growing Western communities and the only capital required was twenty thousand dollars, secured by the sale of part of the preferred stock. As this stock was easily sold among the large customers of the company, who felt interested in having a hand in the management, there was no difficulty on that score.

With or without the parcel post, someone must do the express business in this country. Of course it may be taken over by the Government or by the railroads; but in either case it must exist and be operated in some form.

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Whence They Had Come, What They Had Done, Whither They Were Traveling—Nobody Could Tell Me

MATT PEASLEY, SEA LAWYER

He Argues a Case With Cappy Ricks—By Peter B. Kyne

ILLUSTRATED BY ANTON OTTO FISCHER

CAPPY RICKS sat at breakfast, tapping meditatively on the apex of a boiled egg, when his daughter and the sole heir to his lumber and ships swished into the room, saluted her interesting parent by depositing a light kiss on his bald and ingenuous head, and took her place at the table.

Florence Ricks was a radiant vision in a filmy pink breakfast gown and cap, and as she smiled perkily at Cappy he returned her bright look with one a trifle sad and yearning.

"Florence, my love," said Cappy gently, "have you, by any chance, talked with that big, two-fisted sailor of yours within the past twelve hours?"

She shook her head negatively, tilting her nose and pursing her lips in an adorable grimace of disapproval.

"Since Matt Peasley has been master of that tug I see him only when his owners cannot find something more important for him to do. Why do you pop that question at me so suddenly? Did you want to see him about something?"

"No. I saw him yesterday forenoon, and we went into a clinch and fought each other all over my private office. Matt got the decision. I thought he might have called you up to discuss with you his plans for the future. When he left me yesterday he was on his way back to the office of the Red Stack Tugboat Company to tell the port captain he could stick some other skipper on the tug Sea Fox."

Florence clapped her hands ecstatically. "Oh, goody, goody!" she cried.

"Well, it might be worse."

"Why is he resigning? To go to work for you, as I wanted him to do six months ago?"

"Well, I'll tell you, Florry," Cappy began. "I know you're going to be disappointed, but the fact of the matter is we've just got to let that boy paddle his own canoe—though, to hear him talk, he's going to operate his own line of steamers! Matt doesn't think in canoes when the subject of the merchant marine is up for discussion any more than I think in cent pieces when I'm wrestling with a banker for a loan. He has resigned from the tug Sea Fox to go into business for himself!"

"But how can he? He hasn't any money, you silly man!"

"Oh, yes, he has. I gave him twenty thousand dollars yesterday. He had that much credit on the Blue Star books from his share of the recharter of the steamer Unicorn nearly two years ago."

"But I thought you weren't going to give him any of that money," Florence protested.

"I thought so too," Cappy answered dryly; "but the scoundrel put up a job on me and squeezed the money out of me. It appears that the night before last our barkentine Retriever, fully loaded, found herself, when the fog lifted, in under the lee of Point Reyes and uncomfortably close to shore. She was drifting round there in a dead calm; so the lookout at Point Reyes, wishing to be neighborly, telephoned in to the Red Stack people—and they sent out Matt Peasley in the Sea Fox on the chance of picking up the tow.

"Well, Florry, he opened up negotiations with Captain Murphy of the Retriever by naming a price four times what the job was worth. Naturally Murphy rejected the offer, and all night long Matt kept backing the stern of the Sea Fox up against the side of the Retriever ostensibly to dicker with Murphy, but in reality to kick the ship ashore with the quick water from his tug's propeller. He'd just back up close for an argument, then give his tug full speed ahead. Oh, Florry, it was damnable! He pecked away at her all that still night, and the flood tide helped him, until he had the Retriever close inshore, when Murphy got frightened and was willing to pay an outrageous price—whereupon Matt withdrew the offer and refused to dicker. He said the vessel was in great peril and if he towed her to safety now the courts would have to settle it; and, with that, the scoundrel hopped aboard the Retriever and made Murphy sign a paper admitting that his vessel was in dire distress and extreme peril—as a matter of fact, she was in the breakers at the time and would have been a wreck in five minutes—and then, with that deadly document in his possession, Matt bent his hawser round the Retriever's bitts and towed her into port.

"Mace Has Committed Suicide and There's the Very Devil to Pay!"

"Of course his tug's services constituted salvage and not towage. Matt had the goods on me; and to avoid a lawsuit where I couldn't win, and where I'd be stuck for heavy salvage, I gave Matt twenty thousand dollars that was coming to him personally. Then he laughed and told me what he'd done, tore up his documentary evidence and reported a mere towage job to the tugboat people. Believe me, Florry, he handed me one below the belt—and I was out!"

Florence was gifted with the same lovable sense of humor that distinguished her father; and, somewhat to his annoyance, she laughed long and heartily at this tale of how her fiancé had vanquished him.

"And then what?" she queried with childish insouciance.

"Why, then he made friends with Skinner and, to my complete amazement, surrendered without firing a shot. He said he'd be my port captain now; whereas six months ago he said it was against his religion to work for a relative, and that he wanted to go into business for himself. And only the day before he'd reiterated those sentiments."

"Oh, I'm so glad!" said Florry, much relieved.

"Wait!" said Cappy dramatically. "Don't cheer yet. I've upset your apple cart, my dear. I rejected the young man's proposition and condemned him to a business of his own."

"But you wanted him for your port captain, daddy dear. You wanted him the very worst way."

"And that's just how I got him, Florry. I don't want any man whose heart is not in his job, and a business man should never surrender for sentimental reasons. You cannot mix sentiment and business, daughter; if you do you'll get chaos. Matt Peasley surrendered to me—not because he wanted to, but to please you. You've been picking on him rather hard lately, haven't you?"

Florry admitted it.

"I knew it," Cappy declared, "I knew it—and that's why I exercised the veto on you, Florry."

Florry's eyes drooped, and in the corners of them her father thought he detected a glint of tears; whereupon he attacked his egg vigorously. After a brief silence he said:

"Of course that means a slight delay in your plans for a June wedding ——"

A tear crept through Florry's long lashes and dropped unheeded into her grapefruit. Cappy saw it drop, but resolved to be cruel and ignore it.

"The infernal schemer couldn't resist the temptation to take a fall out of your old man, Florry; so naturally I had to take a fall out of him; though, at that, I have my doubts whether I succeeded. I think I played into his hand; and now I'm telling you about it to save him the trouble and grief of an explanation he couldn't make and which you wouldn't understand—from him. Some day my affairs will all be yours, Florry—yours and Matt's; and he'll have to manage them for you. To manage them well, he must have experience; hence, I decided, in about two flips of a humming bird's tail, that it would be a mighty good thing for you and Matt if I forced him into business for himself and, as I informed him, let him pay for that experience with his own money; for that is the only kind of money that will buy him any experience worth while. No young man ever learned a great deal when some sentimental old fool footed the bill for his tuition fees in the college of hard knocks."

"Poor Matt!" Florry sobbed. "He hasn't—had anything—except hard knocks since he was—fourteen years—old."

"Yes," shrilled Cappy; "and just look at the difference between him and these la-di-da boys that never had any hard knocks! Hard knocks! Why, hard knocks keep that devilish fellow in condition!"

"But I'd planned—we didn't want to have too long an—engagement ——"

"I'll guarantee you, little daughter, you will not have to wait longer than six months. Please wait—for my sake." And Cappy rose, made his way round the breakfast table and placed his old arms about the light and joy of his existence. "So, so, now!" he soothed. "Don't you cry, honey, until you hear what the old man has to say. Why, haven't I always given my little daughter everything she wanted? You wanted that big sailor, Florry: I saw he wanted you; and he looked awful good to me. I knew he was a man, every inch of him; he was our kind of people and he knew ships and loved them, and so I wanted him for you. What if he was a big hunks of a sailor with hardly enough money saved up to buy you half a dozen party dresses? None of the Ricks tribe was ever born or bred in the purple—and I have money enough for all practical purposes. So I went after him for you, Florry, and you're going to get him; so don't cry about it."

"Life is so filled with disappointments," Florry sobbed, notwithstanding this was the first she had ever known.

Cappy smiled a still small smile as he bent over her.

"Fiddlesticks!" he replied. "Only the day before yesterday Matt told me he didn't want to work for me; that he didn't want a relative handing him any favors; and that he wasn't marrying you to ease himself into a soft job for life. He said he wanted to make the fight himself. And do you know, Florry, if he had been my own boy I couldn't have been prouder of him than when he told me that! When old What-you-may-call-him in Shakspere's play said: 'Let me have men about me that are fat,' it showed how blamed little Shakspere knew about men. He should have said: 'Let me have men about me who are long and tough, and fairly thick in the middle; let me have scrappy boys about me with backbone!'

"Well, in a way, Florry, I was disappointed, and perhaps, in the heat of the moment, I showed it, as I have a habit of doing; but after Matt had left the office, and I got to thinking it over, away down low I was proud of him. Consequently when he reversed his decision yesterday I knew why, for I lived twenty-five happy years with your mother. But a woman's love is selfish sometimes, and I knew that Matt had surrendered, not to me, but to you; though he came across like a sport, he didn't want to, for you'd roweled him and roped him with your love, my dear—and, though you do not know it, that's a terrible thing to do to a free-running colt like Matt Peasley. He has his code, and it's a bully code; and I don't want you to tie knots in it, Florry. Won't you be as spunky and independent as he is, and give him his head for six months more? He'll probably call sometime to-day, or ring up, to tell you how I kicked holes in the program; and when he does I want you to smile and tell him you're glad of it, and suggest a postponement of the wedding until he has demonstrated to me that he is a business man."

Florence looked up and bravely smiled a forgiving smile through her tears.

"You're a dreadful Buttinsky, Daddy Ricks!" she protested.

He kissed her hungrily.

"Oh, I'm a devil in my own home town!" he replied, and trotted back to his neglected breakfast. "If Matt hasn't made good as a business man within six months, or has lost his bank roll—and I intend to see to it that he does lose it, if I ever get a hack at him—we'll pull off this wedding anyhow. I guess there's room enough in this house for three."

At nine o'clock Cappy Ricks, with a lilt in his heart, drove down to his office behind his team of high-stepping bays. At the corner of California and Drumm Streets he saw Matt Peasley and hailed him. The latter came to the carriage door and looked in.

"It's all right, Matt," Cappy said with a cunning wink. "I've fixed Florry's clock for her. There won't be the slightest trouble."

Matt Peasley wrung his hand gratefully.

"I quit the Sea Fox last night," he announced.

"Going into business this morning, I suppose?"

"Yes, sir."

"What line?"

"Ship, freight and marine insurance broker."

"Well, that's a line that will keep you hustling for your wheatcakes until you get well acquainted. However, just to give you a shove in the right direction, you might scout round the market and see whether you can dig up a cargo for our steamer Tillicum. Usual commission of two and a half per cent."

"Thank you, Mr. Ricks. I ought to be able to scare up something in the way of a foreign lumber cargo for her."

"We've tried and failed. Moreover, her fuel-oil tankage isn't sufficient to take her too far foreign and back; added to which she is under American registry, employing American seamen, and I'd rather lay her up than put a coolie crew aboard and compete with the British tramps, with their lascars and Chinamen, at six and seven dollars a month. We've been running her in our own trade; but the lumber market is very dull and she has but one more cargo in sight; after that is freighted, unless we can find outside business for her, she'll have to lay up in Oakland Creek until the Panama Canal opens—when, of course, we can load her for the Atlantic seaboard. She carries nearly two million feet, and that's what makes it so hard for us to keep her busy coastwise."

"How about some Mexican or Central American business—general cargo?" Matt suggested.

"Pretty hard stuff to get. The Pacific Mail has most of the Central American business; and, owing to the political situation in Mexico, that trade is practically killed. Every vessel that gets in there has trouble with one faction or the other; they're liable to confiscate, and then we'd have to call on the navy to get our ship back for us."

"I'll look round for a grain charter to Honolulu and return with sugar or general cargo."

"We might do that," Cappy suggested, brightening. "Good luck to you, Matt—and don't be a stranger."

II

A YOUTH thrust a wary nose into Cappy Ricks' private office and announced that Captain Matt Peasley was in the offing and desirous of admittance.

"Show him in," Cappy ordered, and Matt entered.

"Well, young man," said Cappy briskly, "sit down and tell me of your adventures during your first week as a business man. Of course I hear from Florry that you have opened a dink of an office somewhere—got desk space with the Alaskan Codfish Corporation, haven't you, with the use of their telephone and stenographer?"

"Yes, sir. The manager, Slade, is a native of Thomaston—never knew anything but fish all his life; and, inasmuch as I was raised on the Grand Banks, I got in the habit of drifting round there occasionally, and Slade offered me the privilege of making it my headquarters. Ten dollars a month—cheap enough."

"Yes, considering the aroma of codfish that goes with it, free-gratis," Cappy admitted dryly; "but then I suppose that's what attracted you in the first place. But have you done any real business, Matt?"

"Well, I've arranged with several good old-line insurance companies to accept any marine-insurance business I may bring in, though I haven't sold any yet; neither have I been able to find a load for your Tillicum. By the way, you have a little old three-legged schooner laid up in Oakland Creek."

"I have three of them—more's the pity!" Cappy replied—"the Ethel Ricks, the Nukahiva and the Harpoon. Which one do you mean?"

"The Ethel Ricks. She's the only one I examined closely. Would you consider selling her?"

"Ah," said Cappy, "I perceive. Your friend Slade wants her for a codfisher, eh?"

"That's all she's good for now, Mr. Ricks. She has had her day in the lumber trade; the steam schooners have relegated her to a final resting place in the ooze of Oakland Creek; her class of windjammers is a thing of the past for general cargo. She's been laid up in the creek now for three years. True, her bottom is coppered and you dry-dock her every year; but that's an expense. And then you must consider taxes and depreciation, and sooner or later, if she lies in the mud long enough, the Teredo will eat her up; so it occurred to me that you might be glad to sell. She was built in 1883, but she was built to last——"

"Never built a cheap ship in my life and never ran 'em cheap," Cappy challenged proudly. "The Ethel Ricks is in the discard, but she's as sound a little packet as you'll find anywhere. She's had the best of care. The same is true of the Harpoon and the Nukahiva."

"What do you want for her?"

"Four thousand dollars," Cappy answered promptly.

"I was offered the Dandelion for three thousand; she's ten years younger than the Ethel Ricks and in very good condition. Sorry, but I guess you'll have to keep the Ethel—and let me tell you, the longer you keep her the less she's worth. However, I guess she doesn't owe you anything."

"No; she paid for herself twice," Cappy admitted.

"Then if you get three thousand for her it's like finding the money and losing a worry."

"Sold!" said Cappy.

"I didn't say I'd buy," Matt warned him. "What do you want for the Harpoon and the Nukahiva?"

"They're all sister ships. Three thousand each."

"I am empowered to make you an offer of twenty-seven hundred and fifty dollars each for the three!" Matt shot at him.

"Net? The three of them?" Cappy was all attention now; for selling schooners in lots of three was decidedly new and interesting.

"Hardly! Five per cent to me. Remember I'm a ship, freight and marine insurance broker, and I'm not working for my health. Why, I haven't even suggested any other vessels to my clients—and, by the way, they are not codfish people either. I knew you'd want to get rid of these little hookers, so I'm giving you first crack at the bargain."

"Who wants them?" Cappy demanded craftily.

"If I told you that you'd do me the way you did that Seattle broker who tried to put through the charter of the Lion and the Unicorn. When you knew who his clients were you were in position to defy him—and you did!"

"No offense," Cappy retorted innocently. "Don't be so touchy! Is this a cash proposition, Matt?"

"In the hand."

"I accept."

"Then give me a written option," Matt warned him. "No more word-of-mouth business for me with you."

Cappy laughed; and, calling in a stenographer, he dictated the option.

"Now, then, Matt," he said as he signed the option five minutes later and handed it to Matt, "who shall we make out the bills of sale to?"

"To the Pacific Shipping Company. When you're ready telephone me and I'll bring the check round."

"Go get your check now," Cappy ordered. "Skinner will have the bills of sale ready by the time you return. And I do wish to heaven," he added, "that you had called round with this proposition four days ago. I've just had those three schooners dry-docked, cleaned and painted."

"Which is the very reason why I didn't call round until to-day, Mr. Ricks. You can afford that dry-dock bill so much better than—er—the Pacific Shipping Company."

He left, laughing, and proceeded to the office of the Pacific Shipping Company, where he procured a check for eighty-two hundred and fifty dollars and returned to the Blue Star Navigation Company's office. Mr. Skinner, the efficient general manager, had in the meantime prepared proper bills of sale; a notary, with offices in the building, had been called in to attest the signatures of Cappy Ricks and Mr. Hankins, president and secretary respectively of the Blue Star Navigation Company; and when Cappy Ricks handed over the bills of sale to Matt Peasley, together with the Blue Star check for four hundred and twelve dollars and fifty cents—Matt's commission—the latter handed him the certified check of the Pacific Shipping Company.

"Who is the Pacific Shipping Company, Matt?" Cappy queried. "I never heard of them before."

"It's a new company, sir," Matt replied; and, gathering up his bills of sale and the check for his commission, he fled precipitately, leaving Cappy Ricks to adjust his spectacles and examine the check. It was signed: "Pacific Shipping Company, by Matthew Peasley, President.

For a long time Cappy Ricks sat staring at that check. Finally he looked up and saw Mr. Skinner gazing at him. He held out the check and tapped Matt Peasley's signature.

"Get on to that, Skinner, my boy," he said; "get on to that! Matt's gone into the shipping business, and he's making a humble start with three little old antiquated schooners, for which he has paid me more than eight thousand dollars. Now he will go broke!"

"I do not agree with you, Mr. Ricks," Mr. Skinner replied dryly; "for I notice he didn't forget to stick us four hundred and twelve dollars and fifty cents for the privilege of selling him those three schooners! This is the first time I ever heard of anybody's paying the purchaser a commission!"

"The infernal scoundrel!" Cappy shrilled angrily, for Mr. Skinner's assertion carried the hint that Cappy had been outgeneraled. "The Yankee thief!—acting as broker for a company in which he owns all the capital stock! In business a week and he's made over four hundred dollars already, neat and nice, and as clean as a hound's tooth! Can you beat it?"

"It's better than being a port captain for the Blue Star Navigation Company at three hundred a month," Mr. Skinner suggested wistfully.

He had worked for a salary all his days, and after passing the thirty mark he had lost the courage to leap into the commercial fray and be his own man. He wished he might have been endowed at birth with a modicum of Matt Peasley's courage and reckless disregard of consequences.

It was nearly ten weeks before Cappy Ricks laid eyes on Matt Peasley again. Inquiry from Florry elicited the information that Matt had gone to Mexico as skipper of his own schooner, the Harpoon, bound on some mysterious business.

"He's taken the old Harpoon down there to stick a Mexican—I'll bet a hat on that!" Cappy reflected. "I'll bet he'll have a tale to tell when he gets back."

Came a day when Matt, looking healthy and happy, dropped in for a social call.

"Well, young man," Cappy greeted him, "give an account of yourself. How do you find business?"

"My Dear Mr. Ricks, I Venerate You as a Human Christmas Tree"

"The finest game in the world," Matt replied heartily. "I had the Ethel Ricks snaked out of the creek and hauled out on the marine railway, where I bossed a gang of riggers and sailmakers for a week, getting her gear in shape while she was having a gas engine and tanks for the distillate installed. Then I gave her a dab of paint here and there, sweetened her up, and sold her to Slade, of the Alaska Codfishing Corporation, at a net profit of fifteen hundred dollars over her total cost to me. Nearly two thousand dollars for my first month in business. Not so bad, eh?"

"You'll do better after a while," Cappy remarked dryly. "I hear you've been to Mexico. How about it, boy? Speak up."

"I took the Harpoon down myself, and hired a skipper to take the Nukahiva. Before doing so, however, I overhauled their gear and installed gas engines in them also—only I'd learned something by this time. I bought second-hand engines, rebuilt, but with a guaranty, and they cost me a thousand dollars less than new engines. In conversation with Captain Kirk, of the steamer San Blas, I had heard that a company in Guaymas was thinking of buying a couple of little coasting schooners, putting gas engines in them, and adding these craft to their fleet running out of Guaymas to Mazatlan, Topolobampo, and way ports. So I went down, put my schooners under the Mexican flag, and started opposition. The old-established company went to the local military commander and tried to get him to commandeer my vessels for the use of the government, which pays in depreciated shinplasters that may be worth something some day a hundred years from now."

"Whew-w-w!" Cappy whistled. "That was a narrow squeak, Matt. How did you dodge it?"

"I had the local military commander on my pay roll, with good American gold, before I ever started anything. I knew he'd come to shake me down; so I anticipated him and made a monthly donation to the cause of liberty. I do not know for certain, but I imagine he went south with it himself, though I do not begrudge him the amount I gave him. I only paid him for one month anyhow. By that time I had an offer to sell out; and I did, reluctantly, but for real money and at a much better figure than if I had not made it an object for them to buy me out. I got out with a net profit of seventy-four hundred and fifty dollars on the two schooners. Not so bad, eh, Mr. Ricks? Over nine thousand dollars in less than three months! Of course I realize I could not have made that much if I hadn't had the funds with which to speculate."

Cappy nodded. Words were beyond him for the time being. Finally he said:

"Matt, that was pure gambling, though you think it was a speculation. It was mighty poor business, even if you did emerge with a fancy profit. You might have been cleaned out."

"Yes; and if the hare hadn't stopped to take a nap the tortoise would not have won the race," Matt replied. "So far as I can see, all business is a gamble and every investment is a bet; hence, a good business man is a good gambler."

Cappy Ricks sighed.

"There is a special providence," he said, "that looks after fools, drunken men and sailors."

III

CAPTAIN MATT PEASLEY'S first act after consummating his first successful deal was to purchase for the Pacific Shipping Company a membership in the Merchants' Exchange, on the floor of which he knew he would meet daily all the shipping men of San Francisco, and thus be enabled to keep in touch with trade conditions.

He had been a member less than a week when the wisdom of spending five hundred dollars for his membership was made delightfully apparent. While he stood watching the secretary chalk on the blackboard the record of the latest arrivals and departures, he heard a man behind him speaking:

"Heyfuss, I'm in the market to charter another freighter for the Panama run. You might look round and see whether you can line something up for us. I'd like about a two-thousand-ton boat; and we could charter her for a year."

"There's only one vessel available," the man addressed as Heyfuss answered; "and that's the Tillicum. Cappy Ricks has her laid up in Oakland Creek ——"

Matt moved away and approached a clerk at the desk.

"That dark-haired man with the thick glasses, talking with Mr. Heyfuss," he said—"who is he?"

"That is Mr. John Rossiter, manager of R. W. Mace & Company," the clerk answered. "They operate a line of sailing vessels foreign and half a dozen steamers to South American ports."

Matt thanked him, entered a telephone booth and, on consulting the telephone directory, discovered that J. O. Heyfuss was a broker.

"I'll have to step lively to beat Heyfuss to it," he soliloquized, and forthwith hastened down to the office of the Blue Star Navigation Company.

"Well, young man!" Cappy greeted him genially. "How about you?"

"Never mind me. How about the Tillicum?"

"Laid up in Oakland Creek waiting for better times."

"I think I can give her some business. Would you charter her to the Pacific Shipping Company?"

"Well," Cappy replied, "I might be induced to take a chance in these hard times. How much money have you in bank to-day?"

"In a pinch I could lay my hands on thirty thousand, cash."

"Well," said Cappy thoughtfully, "that little roll, plus an established credit and a reputation for business experience, might carry you far with some people—but not with me. You're not a safe bet—yet; but we can make it safe."

"How?"

"You can pay the charter money in advance," Cappy answered smilingly.

"I have decided not to do any more gambling, Mr. Ricks. Hereafter, as near as such a thing may be humanly possible, I'm going to play a sure thing. Therefore, all things being equal, if I can guarantee you your price for the steamer, on a year's charter, you do not care what I do with the vessel, provided I do not injure her?"

"Certainly."

"Well, then, in order to play safe and protect you, suppose I charter her from you, contingent on my ability to recharter her to some responsible shipping firm. Under those conditions would you exact the charter money in advance? You know very well that when I collect my money from the charterers you'll get yours right away."

"Without question, Matt; but sometimes a fellow cannot collect his money from the charterers, and then the owner has to wait. I'm taking no chances to speak of on you, Matthew, my son; but for the sake of making it a sporting proposition I'll talk business on the basis of fifty per cent of the charter money, payable monthly in advance."

"That's cold-blooded, but I can stand it. What is the Tillicum going to cost me a day?"

"What kind of charter do you want—government form or bare boat?"

"You might give me an option with a price based on each form. I haven't the slightest idea what form my prospective victim prefers, though I prefer a bare-boat charter. I will close with you on whatever basis he prefers, if that is satisfactory."

"I'll make many concessions to get that vessel out of the mud and to sea, and paying a reasonable rate on the money invested in her. I hate to keep a good skipper and a good chief engineer on the beach, and I want them to begin drawing their salaries again."

Cappy reached into his desk and produced a little loose-leaf memorandum book, and from certain figures therein contained he commenced to figure what he should charge Matt for the ship. On his part, Matt, whose apprenticeship under the Blue Star had made him tolerably familiar with every steamer in the fleet, got out a pad and pencil and commenced to figure the cost of operation himself. Not knowing the cost of the steamer or the ratio of profit Cappy might expect on the investment, however, he was more or less at sea until Cappy had named his figures; whereupon Matt pretended to do some more figuring. Finally he frowned and said:

"Fifty dollars a day too much."

He did not know a thing about it, but he knew Cappy Ricks well enough to know that Cappy would first decide on his minimum price and then add a hundred dollars a day for good measure; hence, Yankeelike, Matt commenced to chaffer, with the result that before he left the office Cappy had abated his price fifty dollars a day and given Matt a forty-eight-hour option on the vessel, agreeing to charter her to him at the figures specified, contingent on Matt's ability to recharter her to a responsible firm.

Cappy chuckled as Matt Peasley left the office.

"You're taking a pretty big bite, Matt," he soliloquized; "so I'll handicap you. And if anything goes wrong, and you fail to collect from your people, I'll give you a lesson in high finance that you'll never forget, young man! I'll bet my immortal soul you're going to try to do business with Mace & Company; and if that outfit isn't scheduled for involuntary bankruptcy, then I'm a Chinaman. A charter for a year, eh? They'll never last a year. They'll bust, owing you a month's charter money, Matthew, and the vessel will be at sea, most likely, or in a South American port, when that happens; and you can't throw her back on me until you deliver her in her home port. And meantime your charter to me keeps rambling right along, and I'll attach your bankroll if you're a day late with your payment in advance. Yes, sir; I'll break you in two for the good of your immortal soul. Matt—Matt, my son—something tells me you're monkeying with fire and liable to get burned."

From Cappy Ricks' office Matt Peasley called on Rossiter, of Mace & Company. Rossiter, a shrewd, double-action sort of person and the smartest shipping man on the street, looked with frank curiosity at Matt's modest card.

"Pacific Shipping Company, eh? That's a new one on me, Captain Peasley," he said.

"It's a new one on me also," Matt replied humorously; "in fact, it is too recent to be very well known. We've been operating a fleet of windjammers, with auxiliary power, down on the Mexican Coast," he added truthfully, calm in the knowledge that two schooners constitute a fleet if one be not inclined to split conversational hairs; "but we sold them and decided to go into the steamship business. We hope to buy or build a line of freighters to run to Atlantic Coast ports via the Panama Canal."

"What steam vessels have you got now?" Rossiter queried interestedly.

"Only one at present, Mr. Rossiter. We've acquired the Tillicum, late of the Blue Star fleet."

"Indeed!" replied Rossiter.

He was all attention now; for, though Matt Peasley did not know it, less than ten days previous Rossiter had tried to charter the Tillicum direct from Cappy Ricks, who, knowing something of the financial condition of Mace & Company, had declined to consider a charter unless under a guaranty of payment other than that of Mace & Company. Rossiter was in urgent need of a steamer to cope with the congestion of freight, and the Tillicum suited the purposes of his company admirably; hence, the news that he might still be able to acquire her filled him with sudden hope.

"Indeed!" he reiterated. "I had no idea Cappy Ricks contemplated selling her, though it has been common talk on the street that he made a mistake in building such a big boat as the Tillicum for the coastwise lumber trade. She was too hard to find business for, and I dare say he was sick of his bargain."

"Well, I thought we'd take a chance on her," Matt replied, not taking the trouble to disabuse Rossiter of the impression to which he had apparently jumped—to wit, that the Pacific Shipping Company had purchased the Tillicum.

"What do you intend doing with her?" Rossiter continued.

"They tell me business is good on the Panama run, and it will be better when the Canal is opened. However, until the Canal does open, we would prefer to keep out of the Pacific Coast trade. Competition always means a rate war, with consequent loss to both parties to the struggle; so we'd rather charter the Tillicum for a year if we could. I heard you were in the market for a boat."

"I think we might use the Tillicum," Rossiter replied. "What are you asking for her and what kind of charter form do you prefer?"

Matt named a figure considerably in advance of what he expected to receive and stipulated a bare-boat charter—that is to say, Rossiter's company should pay the entire cost of operating the vessel, and select her crew and officers with the exception of the captain and chief engineer, it being customary among many owners, when chartering a vessel, to stipulate that their own captain, in whom they have confidence, shall command her. Cappy Ricks always specified his own skipper and chief engineer.

When Matt named his figure Rossiter promptly shouted "Thief!" but made the mistake of shouting too loud—whereat Matt Peasley knew he was not sincere and promptly decided to outgame him. At the end of half an hour of argument and much futile figuring, which deceived nobody, Matt abated his price twenty-five dollars a day and Rossiter said he would think it over. Matt knew the charter was as good as closed, and when he left Mace & Company's office he repaired straight to that of Cappy Ricks.

"I think I'll be able to recharter, Mr. Ricks," he said confidently. "Have you any objection to Mace & Company as recharters?"

Cappy started slightly, hesitated a fraction of a second, and replied that he had no objection whatsoever.

"Very well, sir," Matt answered. "Will you please have Mr. Skinner prepare the charter parties right away, sign them, and send them over to my office for my signature? I can't wait to sign them now. And about the captain—I suppose you'll want to put in your own skipper, of course. Who is he?"

"Captain Grant."

"Have you any objection to inserting a clause in the charter party stipulating that, if for any reason Captain Grant proves objectionable to the charterers, I may take command of the vessel myself? As charterer I will have a very vital interest in the vessel and I might feel called on to protect that interest personally."

"Matt," said Cappy earnestly, "I'll trust you in preference to most men with any ship of mine. Still, Grant is a very able man."

"He might be too slow for me, Mr. Ricks. I prefer to have a spare anchor in case of necessity."

"Well, have it your own way," Cappy acquiesced, and summoned Mr. Skinner to prepare the charter parties, while Matt went back to his own office and gave instructions that he was not to be called to the telephone.

Something told him that Rossiter would be ringing up before the day was over to accept his price on the Tillicum, and he did not want to be placed in the position of having to give a yes or no answer until he had seen Cappy Ricks' charter parties, with Cappy's signature attached. He would then close up his deal with Mace & Company, after which he would sign Cappy's charter parties and turn two

copies over to Cappy. In this way he would be enabled to play safe and save his face in case any hitch occurred at the last minute.

The charter parties, duly signed and in triplicate, arrived from Cappy Ricks in the next morning's mail, with a request from Cappy for Matt to append his signature to two copies and return them to the Blue Star Navigation Company. Matt, after first assuring himself that the instrument was in order, called up Rossiter, who informed him that he would accept Matt's offer for a year's charter of the Tillicum. Within half an hour Matt had his charter parties ready for Rossiter's signature and the deal was closed; whereupon Matt signed the charter party Cappy had sent him and handed it to Cappy, together with a check for nine thousand dollars—one-half the monthly rental of the Tillicum.

Cappy whistled softly through his teeth as he handed the documents to Mr. Skinner and instructed him to put the Tillicum in commission at once.

IV

FOR two voyages all went well. The Tillicum was engaged in carrying general cargo to Panama for reshipment over the Panama Railroad to Colon, at which point it was reshipped in steamers to ports along the Atlantic seaboard. Following the universal custom, Matt's charter with Mace & Company stipulated settlement in full every thirty days, whereas his charter with Cappy Ricks, for reasons best known to Cappy, stipulated payment in full every fifteen days; which arrangement operated to keep nine thousand dollars of Matt's money in Cappy's hands continuously. This fact graveled Matt whenever he reflected that money was worth at least seven per cent; but, since he was making sixty dollars a day profit as the result of his deal, he concluded not to mention this point to Cappy Ricks.

Mace & Company met the first monthly payment with cash on the nail. At the second settlement, however, when Matt called for his check, Rossiter requested, as a special favor, that Matt allow him four days' time. A clever talker, with a peculiarly winning way about him, he disarmed suspicion very readily, and Matt assured him he would be very glad indeed to extend him such a slight courtesy.

Meantime, however, Cappy Ricks had to be reckoned with; so, in order not to keep him waiting, Matt sent him another check for nine thousand dollars. Cappy now had eighteen thousand dollars of Matt's money; and on the fourth day, when the latter called on Rossiter for his check, the latter actually made him feel ashamed of himself for calling and sent him away with one-half of the sum now overdue! This perturbed Matt somewhat, but when he showed some slight indication of it Rossiter playfully picked up a glass paper weight and threatened to destroy him if he did not get out of the office at once; so, because it is difficult to be serious with a man who declines to take one seriously, Matt forced a grin and departed, with the light intimation that he would return in three days, and if the check was not forthcoming then he would fresco Rossiter's office with the latter's life-blood.

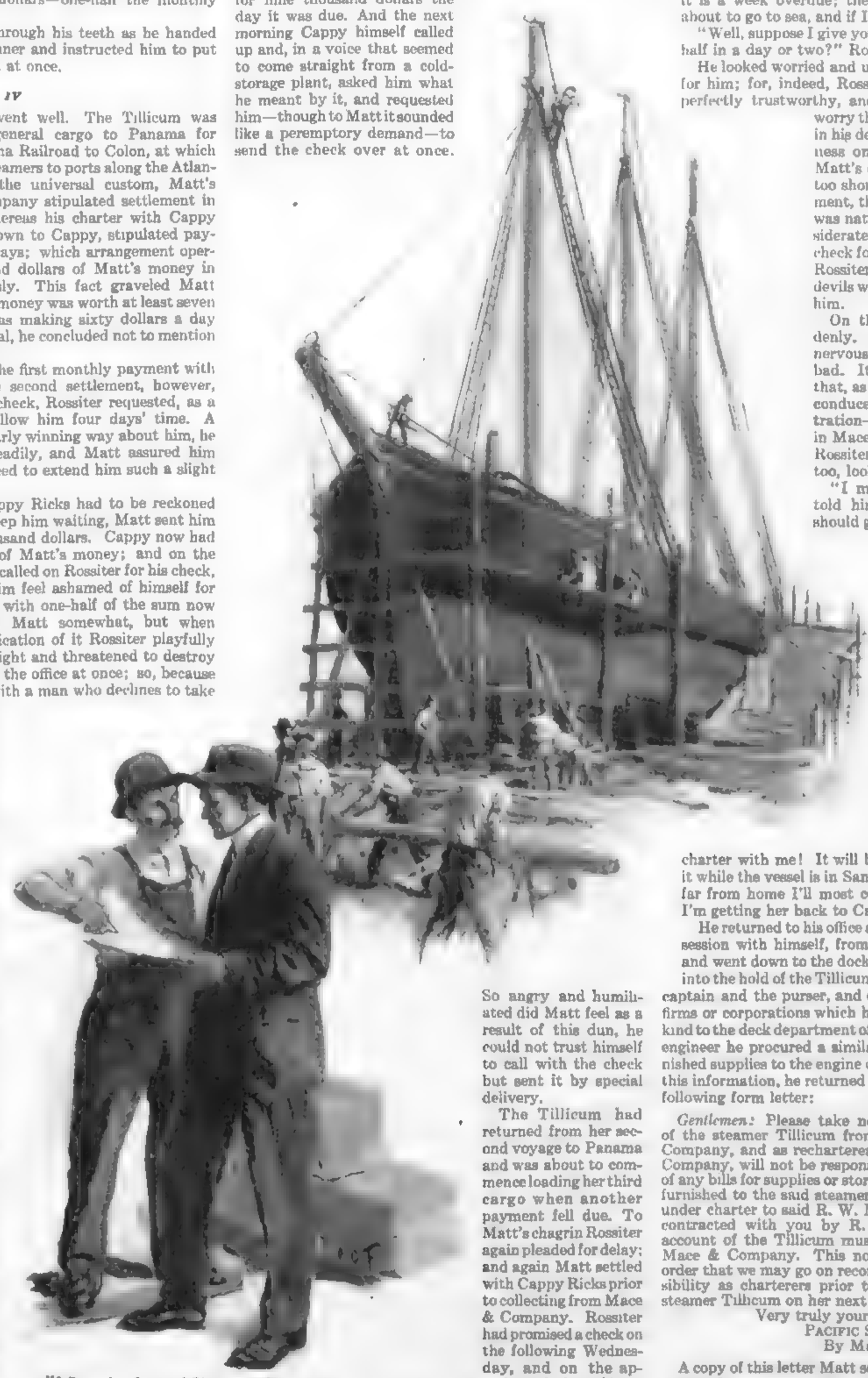
"Get out!" shouted Rossiter laughingly. "I know money is tight and I don't blame you for being Fido-at-the-rat-hole; but if you bother me about that check for a week I'll not speak to you."

So Matt waited a week, and then the check reached him by mail, with a courteous note from Rossiter thanking him for his leniency. It seemed to Matt he had scarcely acknowledged the receipt of that check before he had to give Cappy Ricks another nine thousand dollars!

Mace & Company were late again on the third month, but this time they did not wait to be dunned. On the day before the payment was due Rossiter took Matt Peasley to luncheon and in the course of the meal he informed Matt, quite casually, that he would be a little late with his check. With two dollars' worth of his genial host's food under his belt, Matt felt that it would be rude, to say the least, if he insisted on settlement; so he said:

"Oh, don't worry about that, old man! Give it to me as soon as you can, because I'm a little pinched myself."

Nevertheless, Matt was beginning to worry, for his acquaintance throughout the trade had extended rapidly, due to his propensity for making friends, and he had heard one or two little rumors that Mace & Company had bitten off more than they could chew in a few big deals of late and had been badly pinched; in fact, to such an extent did Matt ponder on the possibility of the company's going into the hands of a receiver, leaving his thirty thousand dollars to disappear into the ravening maw of the Blue Star Navigation Company, that he forgot to send Cappy the check for nine thousand dollars the day it was due. And the next morning Cappy himself called up and, in a voice that seemed to come straight from a cold-storage plant, asked him what he meant by it, and requested him—though to Matt it sounded like a peremptory demand—to send the check over at once.



"I Boxed a Gang of Riggers and Sailmakers for a Week, Getting Her Gear in Shape"

So angry and humiliated did Matt feel as a result of this dun, he could not trust himself to call with the check but sent it by special delivery.

The Tillicum had returned from her second voyage to Panama and was about to commence loading her third cargo when another payment fell due. To Matt's chagrin Rossiter again pleaded for delay; and again Matt settled with Cappy Ricks prior to collecting from Mace & Company. Rossiter had promised a check on the following Wednesday, and on the appointed day Matt called, only to be met with a request for further delay. Rossiter explained that Mr. Mace had been taken very ill and things were at sixes and sevens in the office as a result. Could not Matt wait until Saturday, when Mr. Mace would be back to sign a check?

"What's wrong with Mace?" Matt demanded pointedly. "Has he got paralysis of the right hand?"

"Worse than that," Rossiter answered seriously. "He's on the verge of nervous prostration."

"But can't you sign a check?"

"Y-e-s; but Mr. Mace generally attends to all financial details."

"Well, we'll excuse him from attending to this detail," Matt replied. "I want a check and I want it now, because it is a week overdue; the vessel is nearly loaded and about to go to sea, and if I do not get my money ——"

"Well, suppose I give you half of it now and the other half in a day or two?" Rossiter suggested.

He looked worried and unhappy, and Matt felt sorry for him; for, indeed, Rossiter was a likable chap and perfectly trustworthy, and Matt sensed some of the worry that was falling on the manager in his desperate efforts to run a business on short capital. However, Matt's own financial shoestring was too short for him to afford any sentiment, though, for the reason that he was naturally kind-hearted and considerate, he consented to accept a check for half the amount due and left Rossiter to the society of the many devils which seemed to be tormenting him.

On the sidewalk he paused suddenly. So Mace was on the verge of nervous prostration, eh? That was bad. It had been Matt's experience that, as a usual thing, but two things conduce to bring about nervous prostration—overwork and worry; and in Mace's case it must be worry, for Rossiter did all the work! Rossiter, too, looked haggard and drawn.

"I must be very careful," Matt told himself, "for if that concern should go broke while the Tillicum is en route to Panama my charter to Mace & Company may be considered to have terminated automatically; and if they go under owing me from ten to twenty thousand dollars, I'm still responsible to Cappy Ricks for my charter of the Tillicum until I can bring her back to her home port and turn her back to him. Thank God for that clause in the charter which gives me the privilege of terminating my charter with Cappy in case Mace & Company terminate their charter with me! It will be all right if they terminate it while the vessel is in San Francisco; but if she's very far from home I'll most certainly be eaten alive while I'm getting her back to Cappy!"

He returned to his office and went into a long executive session with himself, from which he aroused presently and went down to the dock where the cargo was pouring into the hold of the Tillicum. Here he consulted with the captain and the purser, and obtained a list of all persons, firms or corporations which had furnished supplies of any kind to the deck department of the steamer. From the chief engineer he procured a similar list of those who had furnished supplies to the engine department; and, armed with this information, he returned to his office and dictated the following form letter:

Gentlemen: Please take notice that we, as charterers of the steamer Tillicum from the Blue Star Navigation Company, and as recharterers to Messrs. R. W. Mace & Company, will not be responsible for the payment to you of any bills for supplies or stores, of any nature whatsoever, furnished to the said steamer Tillicum since she has been under charter to said R. W. Mace & Company. Any bills contracted with you by R. W. Mace & Company for account of the Tillicum must be paid to you by R. W. Mace & Company. This notice is hereby given you in order that we may go on record as disclaiming any responsibility as charterers prior to the departure of the said steamer Tillicum on her next voyage.

Very truly yours,
PACIFIC SHIPPING COMPANY,
By Matthew Peasley, President.

A copy of this letter Matt sent by registered mail, with a request for a return registry receipt, to each of the creditors

(Continued on Page 29)

In His Wake Was a Girl Like a Little Silver Image, With Bobbed Hair of Shining Ash-Blond

NATURE, INC.

By Sinclair Lewis

ILLUSTRATED BY CLARENCE F. UNDERWOOD

THIS is not the history of the bland Professor Tonson, but of a man who became flamboyantly ridiculous and then became human, and along the way learned something of love, the intensive culture of the string bean, and Mystic Powers; and in the end discovered that if he was not afraid of being completely unreasonable he could make life glorious.

Professor Tonson was not a professor of anything or at anywhere, but he made a specialty of knowing everything. His prize subjects were Hindu metaphysics, and the food value of the humble but earnest peanut, and the most expeditious methods of extracting fortunes from elderly ladies of high moral tendencies. He looked a good deal like an English major with a white horseshoe mustache and a weakness for mixing drinks. Whereas Mr. William Packard, of the Cape Realty Development Company, knew nothing at all about dietetics or theosophy—though he was one hundred per cent efficient at the methods for getting elderly ladies' fortunes back into circulation.

Mr. Packard was built like Mr. Jess Willard, the distinguished autobiographer and physical culturist, and wore his five-dollar hat at an impertinent angle on his mighty and baldish head.

He had symptoms of tobacco heart, coffee heart, motor heart, cocktail heart, poker heart and musical-comedy heart. He kept six different physicians expectant of his becoming violently ill with six or more ailments, though he always felt well after ten A. M.

He met the professor when the latter pussy-footed into Packard's real-estate office with a preposterous offer for two hundred acres on Cape Cod for the establishment of an enlarged plant of the Nature and Guidance Colony—Inc. The professor teetered and Packard pounded on the desk, and the scene looked stormily tragic; and then they quite amiably agreed on a price and went out to lunch together.

The professor took a Black and White Lunch—he called it that; the waiter called it a crime—consisting of asparagus without dressing, ripe olives, and a modicum of Bar-le-Duc—he called it a modicum. Packard took a beefsteak and kidney pudding, a baked potato, plum pudding, two pots of coffee and a cigar. The professor gently, stickily tried to persuade Packard that he ought to give up meat, tobacco, coffee, and most of the other things for which that well-to-do bachelor lived.

"Yes," said Packard; "but, canning all that back-to-Nature dope, what plans have you got for the erection of your buildings? I'm president of the Barnstable County Construction Company; I've put up most of the hotels and really classy houses that have gone up on the Cape in the last five years; and I'll make you an attractive proposition."

The professor took the attractive proposition; and five months later Packard motored up to Nauset Harbor to examine progress on the buildings of the Nature and Guidance Colony.

Though he made most of his money out of Cape Cod, Packard knew it only by motor car. He had never met a native who said "'Twa'n't!" and he had the simple-hearted rule of staying only at hotels whose rates were six dollars a day or more.

He did not know a sand dune from a Swampscott dory, unless he saw one in a blueprint. He regarded the shellbacks and the kindly summerites, together, as one vast bog of cranberries, which he plucked, but with which he did not associate.

Consequently he was bored when he entered a tract of barren uplands, the grass dried to wheat-gray and mulberry color, beyond which was a steel-blue inlet and a barricade of gray dunes. His car staggered on a sandy road and he beheld a line of cottages like bathhouses, without even a board walk and a shower bath in front of them.

Professor Tonson met him with bouncing enthusiasms. Every time he said "Wonnnnnderful!" or "Lll-Lovely!" it sounded like a hand drawn over the bottom of a whisk broom. The professor, who had worn a frock coat and a white waistcoat in the city, was neatly clad in a straight linen robe like the old-fashioned nightgowns that respectable gentlemen who parted their whiskers used to wear. He also had sandals and carried a book about the size of a tombstone. But Packard paid small attention to him, because in the professor's wake was a girl of twenty-four or twenty-five, like a little silver image, with bobbed hair of shining ash-blond. She wore a garment like a gunny sack; but she had the grace of a girlhood ivory-skinned, eternal.

The raising of Packard's hat was a study in sprightly graciousness. It was a perfect thing, like Matty's pitching or a Futurist cut-out puzzle by Matisse. He skipped from the car and was introduced to the professor's lieutenant, Miss Beulah Atkinson.

While the professor returned to his class in Upstirrings Toward the Infinite, which had already begun in the half-finished Tabernacle—a wooden Greek temple of the First National Bank order of architecture—Packard was conducted about the grounds by Miss Beulah. Packard slid, in his nine-dollar tan oxfords, down the baking side of a dune; he kicked his way through long beach grass and thick cranberry patches; but he was oblivious of his martyrdom.

He had had a shock that turned all his briskness into exalted humbleness, for Miss Beulah's light-swimming eyes were raised to the clouds with worshiping exaltation; her low voice was intense with the happiness of the Colony's finding a place where they could be free and "real." Her hands, smooth-finished as enamel, touched his arm to herald the sea vista of silver-and-blue water, edged with gold-green downs. He finally got it through his head that this girl, whom he took very seriously, actually believed in the Colony, which he had despised.

As suddenly as though the touch of her fingers were a charm, he found the Colony—peanuts and linen gowns and all—a highly important and interesting discovery. He had been quizzing her about the small meanness of the colonists' cottages and the grandeur of the professor's new home; he had cynically learned that the Colony members gave one-tenth of their fortunes to the Colony. But now he stopped, threw back his head, expanded his huge chest, and drew in all the exhilaration of the sea breeze, while he volunteered:

"Well, it really is a beautiful place here—by golly! I'm more used to Washington Street; but there is something ——"

"Something won-derful!"

"Yuh! Wonderful! Sea and landscape —— Say, is there any good fishing here?"

"I really don't know; but ——" Miss Beulah flung out both her arms. Her baggy sleeves fell away and her arms shone bare and exquisite. "We are fishing for human souls!" she cried. "Don't you know the city transforms people into machines—into machines for digesting meat and doing silly, useless work? We want to make them free."

Packard trembled "Y-yes!" like an awed small boy. He wanted to kiss her hand. His regular rule for handling women customers—"Kid every chicken you meet"—seemed unutterably sordid in her presence. He stammered and drew in a full breath again.

"Don't you feel tired and useless first thing in the morning?" she demanded.

"Why, yes; don't you?"

"Never!"

"Wish you'd show me the trick."

"Nature has shown you the trick. It has given us the sea and the air and the nourishing vegetables."

"I wish it'd given me you to show me how."

"Perhaps it has."

"Would you show me the trick if I stayed down here?"

She flushed. Uneasily: "Why—why, if I could. But it's—it's Professor Tonson who shows us all."

"Oh! Him! I'd rather have your version."

"I'm only a silly child, compared with him. It's he who has the Guidance, in Revelations that tell us what the Colony shall do—the Natural Food, and all."

"Yes," said Packard meekly—two hundred and six pounds of meekness that moved its feet carefully and tried to look like a gentle lover of Natural Food who preferred a lunch of Brussels sprouts to roast beef any day.

They sat on a dune looking to sea. Sometimes she was a very mature person who awed him by scraps of knowledge about metaphysics. Sometimes she was an eager girl who whispered "Look! Oh, look!" when a plover ran along the shore. The wind blew her grotesque garment into delicate lines and her bobbed hair fluttered constantly. She cried:

"Have you a bathing suit? No? Wouldn't you like a swim? It would give me an excuse! I'll get the professor to lend you one."

She herself changed to a coquettish garment of silk with a flounced skirt and a quite un-Natural bow of coral-hued satin. She led him plunging out into the surf, her white shoulder muscles flowing like ripples on an inland stream. As they breasted a breaker together he suddenly—and apropos of everything—knew that he was in love with her. And that love stood the test of her taking him to the professor's last class for the day—a class in the Hydraulics of Natural Food—and to the Colony supper, an original combination of old string beans and new corn mush.

An hour afterward, as he sat down to an English mutton chop and other things not included in Natural Food, at the Santequisset Inn, he kept shaking his head and muttering: "Well, I'll be darned!" And when his calm was so shaken that he was diverted from his fascinated interest in food and expectant of being darned during meals, then he was stirred indeed.

Mr. Packard, broker and constructor, builder of castles in Spain, in the air, on sand and on tidal flats, had ideals. They were mostly filed away under "I" in back files covered with dust; but the thought of Beulah, his vision of the flame of life as it flickered in her eyes, represented to him those ideals. He saw her as a victim of the professor's Revelations; but, for the first time in his years of selling shacks to people who wanted to get near to the primitive, he was willing to admit that there really might be something interesting in the life of barren shores—and more barren suppers.

More and more the decorative ladies who had cheered his city bachelor life seemed shoddy beside Beulah, after that day. He motored to the Colony once a week or oftener. The life there came to seem almost reasonable. He even felt satisfaction when the Colony membership grew to thirty—thirty lean gentlemen and agitated old ladies—and he did not protest so very violently when the professor broke Beulah's heart by making her change her

silk bathing suit for a garment that looked like a holland summer covering for a large chair. He had caught from Beulah her faith in the Colony.

She, the daughter of a dreamy New Thought clergyman, had all her life been accustomed to take cobwebby theories seriously, and on her father's death had become the lieutenant of Professor Tonson. Emotions, enthusiasms, theories, trust, were to her real things. She never grinned when she read in New Thought magazines the advertisements of gentlemen who offer for an insignificant sum to cure baldness by Thought Power, or to initiate you into recently discovered mysteries of the Tibetans that will increase your bank account and keep your cook from leaving. She could not convert Mr. William Packard to her theories, but she did convert him to a belief in herself.

On an October day, when the line of silver poplars and cottonwoods that shouldered across the hills back of the Colony was high-colored, when the sea breeze had an entrancing nip, and ducks hurled across the sky, and the course tide roared on the bars of Gosnold's Rip, Packard sat beside her on the dove-gray sands. His tie was as gay as of old, but he wore black sneakers and khaki trousers smeared in crosshatchings with motor-boat grease.

His voice was not flippant, but quiet with friendship and a deep affection more genuine than any feeling he had known before in his bustling life. "Well," he said, "I guess our party's all over now. Buildings are done."

"Yes."

"And I'll have to go back to the city."

"Yes."

"Well, Beulah, it'll be kind of too bad to leave ——"

"Yes; when you are coming to understand our simplicity here ——"

"Yes; but I wish you could see Boston. Be fine! Art galleries and opera and music and stuff—and, say, it wouldn't hurt you to be comfortable for a while! You'd enjoy it here all the more when you got back."

"Yes; but the sea ——"

"Yes; but the streets ——"

"Yes; but —— Oh, Bill, you aren't going to go back and stay, and lose all the simplicity here, and lose—lose ——"

"Lose you?" He stopped fencing. "No, no; I won't! Why, you absurd littleness, I could hold you in one hand and I could put one finger round your neck, and yet already you've become my boss. Will you marry me if I come here and live? I ——"

"Yes."

He picked her up and cradled her in his arms. For an instant their lips blurred together as the waves met and blurred with the sands. Holding him off, she said, lucidly and quaintly as a child talking to a beloved uncle:

"Come, then; we'll get Professor Tonson to marry us this afternoon according to the rites, and then we'll drive right down to Orleans and be married again—to make it legal."

"T-this afternoon! Why, little girl, don't you want to be engaged for a while? Why, gee, I've never heard ——"

"Oh, no, Billy. You see, I've had a course in Conversion of the Worldly-Minded to Higher Thought; and the professor taught us that when a man yields to the Natural Force of Love he'll be willing to follow the Clearer Feminine Light of the Woman—at first. But then he'll get old-minded, and want to go back to his worldly Spirit Habits and still try to keep his love; so he must be shown the way while there is yet light."

"Well, gee, honey, I thought a business man would be able to put it all over this Higher Thought bunch; but you win."

"Oh, yes, dear," she said serenely. "I expect to manage you, as a humble aid to the professor, until you get trained in the Higher Life. Come, child!"

She sprang from his lap. Her spring was like the swallow's darting flight along the sedge grass. She took his hand and led him toward the Colony. . . . They crossed the long flat sickle of beach; they stumbled up through the loose sand and the tangled brown selvage of grass roots to a dunetop; they were outlined against the angry sky—her hair blowing out like the delicate filaments of mist that were flicked along with the storm clouds. They turned back to face the sea and his arm was about her, his chin was high. Then she took his hand again. He followed her like a meek but enormously overgrown boy and they disappeared beyond the dunes.

Two pearly-breasted terns, flying in from sea, preened themselves on the sand and watched the vanishing lovers.

"Haw!" laughed one raucously, hoarse-noted as the surf. "There go two fools! Doesn't it make you landsick to see a fifteen-foot horse mackerel trying to play with a herring—like that?"

"You're a fool—and a young fool!" said the elder tern. "All you know yet is food. Don't you understand that every one laughs at lovers because a laugh is the tenderest thing in the world? Come on! The sperling are running."

It was not only that his simple taste preferred a steak sprinkled with mushrooms to a tulip-bulb salad, but, furthermore, Packard considered it an insult that Professor Tonson should lecture him on the merits of the beans that he himself had raised. Oh, Packard—Brother Packard—had raised the beans, all right! For seven months now he had been a tremendously married member of the Nature and Guidance Colony, and he had brought those beans up by hand, according to the Montessori method.

He had fed them and watered them and called them religious-sounding pet names, and almost dandled them on his knee and taught them Chopsticks on the piano. He had weeded them daily—he knew nothing about botany and he could not have told you the Latin name of a single weed, but he had little names of his own for every one of them. There was the bunch of casual grass that stuck to the ground like your last stamp to a misdirected envelope. There was the flat, sneaky weed that sprawled like a fawning dog, with a lying and treacherous smile on its shiny leaves, and had to be yanked out by hand.

Clad in a straight linen robe and sandals, and a Peter the Hermit haircut, with his poor patient desk-trained back contorted to a stoop, his tender neck slowly broiling to one red smear of unhappiness, Packard had weeded, and weeded, and weeded—he, the immaculate, whose diagonally striped ties, and club-barber haircuts, and manicured nails, and suits with a faintly distinctive pattern, once had made him as sleek as a newly groomed race horse! Now he had actually got used to his incredible linen Colony robe, which flapped with a sneaky sheepishness about his plump ankles.

He had been so wistfully good. He had not made one sign of wanting to beat the professor; he had not quarreled with him—well, had scarcely quarreled with him at all. But now, when the professor came nickering round at Colony supper, suave among the workhouse-gray benches and bare tables; when he praised the succulent bean as though Packard had never even heard of a bean before, Packard growled: "Y' ought to weed them!" And under the shelter of the table he bent a fork double. The professor merely smiled and flowed away.

After supper the colonists were instructed to retire to their cottages for Instructive Reading. Though he had not become particularly instructed, Packard had obediently read several pounds of books about Spirit Impulses and about sages who lived a long while ago and wore beards. The books all sounded so much alike that Packard would unintentionally skip from Yogi Trance, on page 223, to Navajo Concentration, on page 226, without knowing he had missed anything in between. And he had kept himself from smoking, though every ten minutes during the evening a bright realization would come to him that he wanted something new and exciting, and wanted it right now—and that something new would always prove to be the same old thing, a smoke.

The women sat across from the men in the Hall. Packard hastened across to where Beulah's silken hair and the lovely little curve of her chin were brilliant amid the discreet gray of earnest old women. As he approached her, as she looked up like a white verbena blossom tilted by a breeze, the resentment that he belonged to this ridiculous Colony left him, and his smile was radiant when he whispered:

"I'm going out to try and meditate on the dunes. Be right home."

His whisper was a vocal caress; but he was lying, passionately, devotedly, for Packard was not as yet in such a state of Natural Grace that he really cared much for sitting on a damp dune and meditating about the ethics of the Bhagavad-Gita. He was not going to go out and try to get into any such state of grace, either. He was going to have a smoke. And he concealed his vile object from his wife partly because he did not want to hurt her feelings and partly because—oh, any married man will understand!

He carted his huge form out among the dark dunes as delicately as a lone lorn fern frond, lest he be discovered by chronic Meditators and be invited to join in a real Meditation bee. He stole into a clump of pines and laurel and scrub oak—and luxuriant poison ivy, which gratefully parted to make it easy for him to get right into the midst of it—and after cursory fumbling reached his new hiding place for a box of one thousand cigarettes and two thousand matches, his last thoughtful purchase before taking a year's leave of Boston and his business. He felt in a nonexistent trousers pocket for a match safe he no longer carried. He took a match from the box, and as he scratched it on his shiny linen robe he mourned:

"This is a —— of a pair of pants for a Pride's Crossing Club man to wear! Gee, the prof might let us wear pyjamas, anyway!"

He clumped toward the cubicle they called home, with its sparse furniture and the Futurist paintings that appealed to Colony taste. But he forgot his troubles when he found Beulah in the golden silk kimono which was her only remaining vanity; when they curled together in the armchair.

Everything has a symbol—at least if you live in a Nature and Guidance Colony. If beans were the symbol of the day that the historian has just chronicled, then of the following day twain were the symbols—fog and a cow rampant on a field slippery.

At five-thirty A. M., the hour at which the well-to-do Mr. Packard, of Boston, had been wont to turn over in bed for three more hours of conscientious slumber, the Colony always rose and had a unanimous, though not necessarily enthusiastic, swim before breakfast—call it breakfast. This morning of fate a fog like a snowstorm hid the world, presaged vague dangers Out There, crept through clothing, and chilled the colonists until they shivered and moaned as they hesitated out of warm beds. A foghorn down on the Point moaned like an orphaned calf at such regular intervals that Packard kept listening for its recurrence as he put on his damply stiff robe instead of his bathing suit. The robe felt like a new towel used as a washcloth, but it was divinely preferable to a bathing suit this morning.

"Thank the Lord, we won't have to go swimming anyway!" he sighed to the nose-tip of Beulah—the only part of her that had as yet dared to slip out of the pillow into which her head had snuggled.

"Yes!" she said devoutly, and burrowed again.

Packard went to stand on their doorstep. He wrapped a table covering about his shoulders. He felt like a man catching a three A. M. train for the first time in his life as he stared at the bleary fields and the blanket of mist. He wanted to smoke. He wanted to devour beefsteak and coffee.

"Oh, Yes, Dear," She Said Serenely. "I Expect to Manage You Until You Get Trained in the Higher Life"

And, with a longing that passeth the understanding, he wanted to go back to bed.

A suspicion of abominations and treachery chilled him still more. Down the row of cottages came Professor Tonson in a bathing suit, his lanky shanks of a gristly bareness beyond any ordinary white and rounded nudity. And the colonists were falling in behind him. Packard tried to present an impersonation of an influential and cheery broker as he called

"Guess it's too foggy for a swim this morning—eh, professor?"

The professor retorted:

"Certainly not! I have a Revelation that, no matter what the weather is, we must not give up our communion with the strength of the sea. Quit ye like men; be strong! Into your bathing suit at once, brother!"

The stringy-necked men and women who followed the professor, like a string of broken-down horses with the springhalt, all sniffed at William Packard's towering beef as though they did not really care so very much for quitting them like men, but, anyway, they were stronger than this lump. The flapping scarecrows disappeared into the fog like a fantastic chorus recruited from soggy November cornfields.

The fog hid the shore, hid even the dunes; but Packard could fairly feel the sea. He was sure that it had never been so wet as it was that morning. He turned back into his house, looking for sympathy from Beulah. He was going to encourage her to stay in her comfortable nest and defy the professor; but he found her already struggling with the canonical Colony bathing robe for women—her ivory shoulders, like those of a priceless statue, partly covered with snuff-colored denim.

"Why, Billy, you must hurry! Didn't you hear the professor?" she said wonderingly.

Finally, his bathing suit had not dried properly overnight. It was probably the clammiest thing in the fog-swathed unhappy universe.

On the shore, gray, weary waves rolled from under the gloomy curtain of fog, and nearer now was the foghorn's yawping warning that perils innumerous were lurking out there.

He plunged into the breakers like a whale and splashed a good deal to show that he was not afraid; but he was afraid, and when he came dripping out his heart was no longer God's little garden, but weedy with resentment against Beulah and hatred for the professor.

It was as he sat at a breakfast of corn chips, milk of a faint lavender hue, oat cakes, and nice sugared hot water to take off the chill of the swim, that Packard realized he almost hated Beulah, too, as she absorbed the long droning observations on the Symbolism of Mist with which the professor made breakfast jolly and gay. Her devotion to the professor threatened to destroy the sacred tenderness and respect for her that was his religion. He had to get her away from here if love was to survive. . . . And incidentally he wanted a breakfast table with a silver coffeepot and fatly sentimental buttery muffins, and a Beulah who, just risen, would praise her big brave boy for having dared to go out and swim in the fog.

Clearly though Packard saw the danger to their love, he forgot it in the early afternoon, during the affair of the cow.

He was sent out to fetch a cow, which had been grazing in an upland pasture. As he crossed the rolling moors; as he saw the colored hillsides with their patches of lichen-green and rose, and a yellow like the essence of sunlight; as he gazed over a sea that was clear of fog now and shone in dark blue waves, with a schooner on the far sky line—Packard was happy. He trotted uphill without a trace of the smoker's feeble panting. He felt as strong as a locomotive; his blood ran gloriously; he laughed with well-being.

Then he realized that a curious itching between his fingers had been bothering him more and more all day. He stopped and spread his fingers wide, and his massive face puckered with childish discontent. He was poisoned with poison ivy.

Occasionally scratching one hand with the other, he trudged up the next hill. In his eyes the ocean now shone no more than a pile of musty hay. His trusting heart had been deceived again. So he came like sulky Achilles to where the cow grazed; and, flourishing a rope halter, he growled at the animal:

"Come here, you son of a mush-faced rabbit!"

The cow turned and slumped gently away. It seemed to suppose that it was a colt in a pasture. It stopped now and then, and with its ludicrous hoofs coyly patted the earth before humping itself on again. Packard was too much engaged in paddling after it, in shaking his big red fist and bellowing illimitable curses, to see a silent-running motor car stop on the State Road, at the farther side of the field.

His name was called. He stopped. In the car were two brokers he had known in Boston. They were smoking large cigars; they were wearing hats like chorus men in a Palm Beach musical comedy; they looked insultingly well-fed; and they were accompanied by two girls of the sort who had always sighed "Oh, Mr. Packard!" at him.

He turned away in dignity. He paid no attention to their shouts. He—William Packard, who had stalked down Tremont Street looking every man in the face—hid in a patch of weeds until the motor car had driven away. And for hours he fancied he could still smell the incense of those large Olympian cigars, still catch some aroma of the biggest steak in the world, simply wallowing in onions.

And he still had a cow to catch; in fact, any time during the next half hour it might truthfully have been noted that he still had a cow to catch.

When he reached home, expecting Beulah to comfort him, she was in tears. . . . A female neighbor, a lady of more ideals than bosom, had complained to Professor Tonson that Beulah's pet vice, the silken robe she wore for Packard, was a Stumblingblock; and the professor had had a Revelation that Beulah must give it to be sold for the Nature Gospel Fund.

Packard began:

"Why, the rotten old scoundrel! I'll make him give back your pretty. I'll make him eat ——"

Beulah interrupted in a manner of horror

"Bill! You are sacrilegious!"

He went to sit on the miserable pine doorstep and brood of a future in which his beloved would drive him away by her childish faith in Predigested Nature. The fog was again creeping over dune and sea.

It was an hour before their supper, and it was Thursday. Thursday supper always consisted of lentil chops, chicory salad and lukewarm coffee substitute, a repast that could scarcely be trusted to make him to leap like the young roe or the dancing doe, with Optimism Invincible, or any of the other standard brands of optimism in which the professor dealt.

He could not stand it, he felt. And he would not stand it! But the awe of love was on him; he was afraid to kick Beulah's idol. He would never be able to revolt if he hesitated for one single minute. He made himself lumber up from the step like a great brown bear unwillingly rising from a blueberry bush. He trotted through the sneaking fog, his linen robe rustling against his legs.

As he ran he had a joyous vision of finding Professor Tonson secretly enjoying a steak or a smoke; of exposing him; of breaking up the Nature Colony; of returning to Boston with Beulah; of eating all the chops between Brockton and Portland in one enormous gorge, during which he would laugh at the professor—but he found the professor beautifully meditative and reading Bergson's Creative Evolution. His mustache shone with silver. He was a saintly sight. His poise was so perfect that Packard felt like an iceman.

"Say, I want to see you!" he said.

"And you do, brother," beamed the professor.

"Say, you! Look here! Whatyuhmean by ——"

"Ah! The little matter of Sister Beulah's vain gauds?"

"I don't know anything about her gods, and don't spring that mystic dope on me again. D'yuh hear?"

The professor and Packard were equally aghast at the snarl with which the last words came out. It was as though the old Bill Packard, the unredeemed, had come stamping in, seized the conversation and shaken it by its ratty neck. Packard expected to be answered with a flood of the professor's contempt. He would bluff it out. He tried to remember how much stronger than the professor he was. He stood big and red and fist-clenched feeling like a fool.

But the professor answered timidly:

"Very well; I'll r-r-r-return the robe at once, B-Brother Packard."

"Oh, you will, eh? Say, do you know what you're going to do next? You're going to have a Revelation that Beulah and me are to return to Boston and eat meat and smoke our—smoke my head off! You're going to have one of the overpoweringest Revelations you ever had that what Beulah needs is—oh, music and all that highbrow stuff—or darn near anything else that she can't find outside the city. Get me, Tonson? If you don't feel symptoms of that Revelation coming on pretty quick sudden, I'm going to beat you till your right ear and left foot change places!"

Packard banged his fist on the professor's light reading table as once he had banged it on desks and things in offices. The table split in twain. The professor put his hand to his breast. Again Packard roared:

"I've been getting into very decent ringside shape, and if—you—don't—have—that—Revelation ——"

"But if I do?" piped the professor with the voice of a much smaller and less dignified man than himself.

"It'll be worth five hundred dollars to you!"

"I'll take you!" said the professor. "If it wouldn't be too much trouble for you to make out just a little memo. of that agreement? Of course, my dear friend, if the Revelation isn't granted to me the agreement's off; but if it does come ——"

"D'you find you feel any Telepathic Premonitions of its coming, heh?"

"Why, seriously, I think I do," said the professor with quiet gravity.

Packard scribbled the agreement and handed it over with a curt:

"Here y'are."

"Thanks! . . . Say, Packard, what the devil made you take so long in coming down to business?"

"D'you mean to say I could have bought out Beulah and me any time?"

"Why, sure!"

The two men grinned at each other.

"Have a cigar?" said the professor.

As they both lighted up the professor continued:

"By the way, of course I know you're planning to do me out of the five hundred dollars you've agreed to, and probably you could do it. And I'll tear it up if you'll put three thousand dollars into stock in my plant here. Paid eighteen per cent last year. See the books if you want to."

"You're on!" said Packard. "Give you a check any time—after the Revelation. Say, make the Revelation so it won't hurt Beulah's feelings, you know—so's the poor kid'll really be glad to go to Boston, you know."

"Oh, sure!"

"Say, prof, when you come up to town, how about a little dinner, eh? Like dinner at the Victorian?"

"A' right! Glad to. And I'm due in town pretty soon, Packard. I'm about at my limit on vegetables."

"Say, old hoss, I got a hunch! Wouldn't we make a little on the side if we opened a sort of summer Chautauqua here?"

"Not a bad idea," blandly considered the professor. "Be willing to go in on it?"

"Sure!"

"We'll talk it over. Anything I can do for you after I get the Revelation?"

"Yes, by gum, there is! You can give me a pair of pants."

When he first returned to Boston Packard started to make up for lost

(Continued on Page 65)

Two Brown, Bright-Eyed Children Dug for Clams and Skipped Across the Flats

Powdertown—By Reginald Earle Looker

Eight Months Ago There Was No Hopewell—Just a Fragrant Pine Woods; To-day It Is a Town of Twenty Thousand

PERSIKOS read his Greek newspaper by the fitful glare of an oil lamp. The yellow flame flared and black smoke blew into his face. He choked, spat on the restaurant floor and kept on reading a Georgia lynching story. Living the story, Persikos fancied himself a fighting hero—a sweep of his arm sent the lamp crashing to the floor. Instantly the flame licked up to the thin pine partition. The crowd started to its feet, brushed aside tables, smashed chairs and fought to the door, flung out into the dusty street and cool night air—Greeks, Italians, negroes, broad-shouldered Virginians.

"Boys, will you-all help out?" called the owner of a dry-goods store in the path of the flames. Men shoved into the store, snatched packages, boxes, barrels, and heaped them in the street.

Looting started. A purple waist attracted the color sense of a negro. He jerked it out of the ankle-deep dust and ran. A Virginian fired the first shot; six or eight followed in spattering fire, but the looter got away. A third shack was burning and a fourth, as flimsy, catching fire. Windows all along the line were being battered out and mattresses, filled bureau drawers, bedding and bagged pillowcases were piled in the street. Another negro tried to snatch away a sombrero. He crumpled under the swift blow of a revolver butt. Three self-appointed guards drew their revolvers and backed the crowd to the center of the street; groups of men, some with rifles, gathered round the chattels.

Property protection developed into spasmodic fire from rifle and revolver along a dead line running through the middle of Railroad Avenue.

Looting was under control, but the fire spread among the pine tinder shacks. Through the woods, from the Works, men were frantically coupling sections of hose. Would it reach?

"Jus' our firs' little fire, suh!" a few weeks ago in Hopewell, Virginia.

High Pay at the Guncotton Mill

HOPEWELL, an American war town, raw by-product of the demand in France, Flanders and Russia for shells, shells, and more shells, quick in growth, crude, lawless as a mining camp of forty-nine, is still as hysterical over itself as Goldfield ever was.

Eight months ago there was no Hopewell—just a fragrant pine woods; to-day a town of twenty thousand—forty thousand expected by December. There is a Midway, extending a mile and a quarter along the railroad siding, a triple row of shanties, tents, galvanized-iron sheds, shacks. Much rebuilding after the first fire was done with charred joists and supports. One house on Railroad Avenue, when the first poker party is held in the back room, will surely break from its moorings and tumble into the gully behind.

Men work day and night building more shanties, more shacks, more tent floors and rough pine barracks. A street is laid out one day, the next is "building," and the third "finished." Hopewell is theatrical in the glaring sunlight. Its lumber piles so quickly become houses, with false second-story fronts, but practical doors and windows. Carloads of window frames are shipped to Hopewell, with glass already in place to break with flying bottles or poker chips.

A year ago it was a flag station on a siding built especially for a small guncotton plant on the Petersburg-City Point branch of the Norfolk and Western Railroad—a dangerous factory, isolated in several hundred acres of timberland, a spot selected for seclusion, protected by Fortress Monroe, with extensive tidewater frontage on the James River, eighty miles from Norfolk; a siding built apparently to break the monotony of rails, cinders, ties, and flat, fought-over country in the desolate part of Virginia.

Eight months ago a second munitions plant was built; a third is now under construction. An eight-foot barbed-wire barricade is strung round the property and guards with revolvers and riot sticks are stationed at the gates. The powder plant within the inclosure works day and night, seven days a week, in three eight-hour shifts, making guncotton. There are continuously seventeen thousand men on the fluctuating pay rolls.

A year ago there was but one train a day on the branch line to City Point—a combined white, Jim Crow and baggage car, hauled by a tired locomotive. A few crates and gunny sacks for the Norfolk boat and a bare score of passengers were carried each day. It was a stagnant branch, scarcely worth the old steel of its rails. Everybody on the line was tired: the passengers were tired; employees were tired, so weary they thought they deserved more pay. The tired train crew asked the superintendent for more pay. He offered them the track, train, equipment, and profit and loss of the line from Petersburg to City Point as a gift. Conductor, engineer and fireman figured it out among themselves—and refused, with thanks.

Next Time He'll Use a Toothpick

"THEN how can we raise wages?" wearily asked the superintendent. The matter was dropped as a hopeless situation.

To-day this strip of track probably pays better dividends than any other section of the railroad. Every day two hundred and fifty freight cars run to the plant, and within the shunting yards there are now more than fifty-one miles of track. Freight traffic has become so heavy that the fifty-six-pound rails have been replaced by rails weighing eighty-five pounds to the yard. Where one passenger coach carried a score, now seven trains, pulling in all seventy-five coaches, carry over four thousand every twenty-four hours.

Eight months ago the top price for land in Hopewell was sixty dollars an acre; it was a thousand dollars an acre in July. Men and money have made Hopewell—Hopewell is eager for both.

Eighty per cent of the men working in the powder plant are Greek and Italian. The rest are American—Virginians most of them, from small towns and from Richmond. Four-fifths of these men live in the barracks of the company's town, outside the stockade. Forty-eight laborers sleep in each shanty in three tiers of bunks, with straw mattresses. Skilled workmen who have been with the company six months or more and who sign for three years' service are eligible for a company's house. They pay from six to ten dollars a month rent and live with their families in a bungalow colony. Houses overlooking the river are comfortable and attractive. This is a boom town, with law and order. There are sidewalks, sewers, a disposal system, water mains and electric lights.

The high pay has drawbacks. The men work under the constant scrutiny of inspectors—so-called "spotters"—and are always under the surveillance of the one hundred and thirty inclosure guards, commanded by Major Sylvester, former chief of police in Washington, District of Columbia. Every man is searched for matches on entering the gates, in addition to careful inspection of the brass number checks that every worker in the plant carries as his pass. An Italian was discharged—the penalty for a second offense—because he held a match in his hand. "I picca ma teeth!" was his explanation; but it did not go. Another was discharged when a matchhead was found in the lining of his coat. It is a thorough search.

A carpenter, discharged from the plant, told me how he came to be roaming about the Midway with a pocketful of money, and displayed it before me to prove his story:

"I come to a knot in the board—one o' them regular saw-crackers; so I says to my partner—he was hammerin' a joist—'Gimme th' hammer.' He done it and I knocked out the knot and commenced to saw again; forgot t' hand back th' hammer. 'What are you goin' t' do with my hammer?' he started to say. Along come a spotter—saw him idle and no tools; so he tapped him on the shoulder and said: 'Go get your time.' I come down off th' scaffold t' fix it up with him; so he says to me: 'Get your time!'"

The inspectors are constantly at work; the inefficient or apparently lazy are discharged on sight, as was the carpenter, without the trouble of discussion, and this shake-up results in the discharge of more than two hundred men a day. These men are thrown on Hopewell with money in their pockets. They often "blow" it in a single night and soon join a construction gang or private contractor, shoving up more shacks. There is a line of hundreds waiting to take their places in the plant.

Men get higher pay than most of them have ever received. Mechanics are paid forty-two cents an hour; bricklayers during the construction get seven dollars and sixty-five cents a day; and two men, leadburners, working with acids, said, separately, that their daily wage was thirteen dollars. The unskilled day laborer makes about three dollars a day. All workers are paid by checks, and these can be cashed anywhere in Hopewell or Petersburg. Signs along the pike between the two towns proclaim how easy it is to cash checks at this or that liquor store. Over five hundred thousand dollars goes into circulation every pay day.

Five hundred thousand dollars every two weeks let loose on a country town strikes like a cyclone. A cloud long in forming—it takes a long time to pay off seventeen thousand men. Six o'clock comes and the sweep begins. The outskirts of the cloud reach the town, a rushing, roof-lifting tornado, with a cloud-burst of checks scattering right and left, a flood back of it—a cheering, leaping flood, flecked with green and gold. It whirls down the Midway like a mill race, whirlpools into the side streets and sets store shacks, saloons and cabarets rocking. There is a rush into the First Chance, Last Chance, Kelly's Cabaret, The Balkan, and the Greek's restaurant on the corner.

Traffic Held Up by a Hoedown

"HELLO, Tom!" cries a bronzed workman wearing the blue-gray uniform of the sulphuric-acid plant.

The hand is grasped by the friend; they embrace comically in the middle of the street like two Frenchmen—hug, break away, and jog into the first steps of a hoedown. The thick, khaki-colored dust slaps round their feet; a crowd gathers to encourage.

An oxcart with cumbersome, creaking wheels, and ax-hewn wagon tongue swinging monotonously, wooden yokes chafing the oxen's sweating necks, comes to a halt in the dust. The oxen balk at the edge of the crowd about the dancers and will not move. A motor truck, the siren shrieking profanely, jams its wide tread up behind. Mule teams and a motorcycle are blocked, and a converted delivery car, carrying twenty passengers to Petersburg on plank seats. Grinning, the dancers pace out the measure with added zest while the traffic waits.

As each motor or team passes the deep dust churns up like the outthrow of a snowplow. It hangs in the air motionless and powders hatbrims and window sills, fills in the grooves of the corrugated-iron rooftops, lays a thick brown dust on the edges of signs, and covers the gold balls capping barber poles. Above all is this choking, blinding dust that silts into the pores and sends the scorching sweat in rivulets, while a Virginia midsummer sun sets the store fronts and signs of the Midway quivering with vibrant heat.

The wearing of arms is the index to the lawlessness of a community. Until a few weeks ago every third man

wore a sagging cartridge belt and revolver at his hip. Conditions were chaotic. Crowded gambling tables could be found in every saloon and cabaret.

A drunken Greek reeled down the Midway. The driver of a mule team jumped down from his seat, caught the Greek by the arm and hustled him off the street into an opening between two shanties. He was left there alone and dazed, sitting on a pile of shavings. He played aimlessly with the chips and dust. Round the corner of the shack came a little towheaded figure in dirty blue gingham, trailing behind her on the ground an old demijohn. The wicker bottom made curious patterns in the dust. It was a priceless toy. She exhausted her six-year ingenuity in making all sorts of dust prints.

Here was a man playing in the shavings; so she joined him, smiling up into his face with complete understanding. He tossed a chip to her and she tossed it back. Then he saw the demijohn and tore it from her fingers; tilted it to his mouth. Not a drop! So, with an oath, he threw it spinning into a pile of packing cases and board ends. It was all too sudden for the child; and when she burst into tears the Greek cuffed her soundly. It had been a mean trick—this fooling a man with an empty flagon. He rose unsteadily, swayed, caught at a gutter pipe for support, and deliberately kicked the little girl. Powdertown is no place for children.

The Hopewell police were invisible. Things are changing now. There was a time when men out of work were given badges and became policemen, resulting in actual skirmishes between armed officers of the law. They were dressed in khaki, wore the slouched hat and pocketed shirts, carried the old-style forty-five-caliber army revolver, a riot stick, and a sandbag, like a gray sausage tied up at the ends, sticking out of the hip-pocket flap of their khaki trousers. There is a not impossible story of an arrest in a cabaret where the officer used all his weapons in quick succession. Gambling was public. There was no necessity to hide the tables upstairs or back of the greasy bar or partition in a back room. Everything was running full speed in the front rooms and front doors were wide open into the street. At some of the cabarets the money piles were watched by paid bouncers, who stood in the path of any attempted grab-and-get-away. Though heavy stakes were not played, there was as much excitement and emotion over tens of dollars as though they were tens of thousands.

The police circulated a kindly notice to gamblers that "After July twenty-seventh, in all places where gambling paraphernalia of any kind is found, the police officer will notify the proprietor to have same moved immediately; if found there within twenty-four hours after notification the officer will arrest the proprietor. This includes poker tables, dice tables, gambling wheels, and so on."

Better Conditions in Sight

HOPEWELL is not an incorporated town and no one had authoritative jurisdiction. The General Assembly in next winter's session will probably give the town a charter. Meantime it had to be left to seethe, bubble, boil over, and burn by itself.

For months liquor was sold openly in great quantities without permits of any sort, and shipments of liquor were made at night from Petersburg to Hopewell in motor trucks. Forty Federal licenses have recently been issued.

Conditions became so rank in Hopewell that the odor reached the governor in Richmond. The town was the wildest development the old state of Virginia ever saw. Its ill fame spread throughout the state. Governor Stuart finally called a committee of Hopewell's newly formed Business Men's League for a conference. It comprised the owner of a clothing store, the chief of police, the county physician and town druggist, and the editor of the Hopewell Daily News, the first and only daily newspaper. The Hopewell Daily News says naïvely:

It was a case where man faced man; the editor made the opening address to the governor and attorney-general and, in straightforward manner and without a quiver, related to His Excellency present conditions. The governor and attorney-general listened attentively, it being a trying time for all concerned on both sides.

The committee had the right to "quiver." Their summing up was: No law; no order; no sanitation; few police; uncontrolled, open, brazen licentiousness; much money; many men. As a result the governor, acting through Circuit Judge West, disbanded the police force and arrested the chief of police, a lieutenant of police and an Italian on bribery charges connected with gambling. They were held for the action of the Grand Jury in September.

A substitute police force from the works is now actively policing the town.

Uncovered surface trenches lead from the backs of houses into the nearest gully. Drinking water is obtained from shallow wells dug for the surface drainage water. Flies breed and swarm in countless millions, windows are unscreened, and meat and food are uncovered. Some arrests have been made where plague spots were worst and could easily be corrected. Now they are laying eighteen-inch sewer pipes.

Every day and all through the night the powder plant throbs with activity. It glows against the clouds for miles like a forest fire. Above the treetops twenty stacks throw long trains of smoke across the James. A cloud of sulphur fume from the acid stacks blends with the yellow nitric, rises slowly, hangs in the air, slides down and spreads out into the woods of the Hopewell clearing. It sifts through the pine boughs in delicate, blighting tendrils and fragile, noisome wreaths, and slinks into the underbrush like the reek from a hell pit.

It enshrouds everything with a fine yellow film. Now and again, pushed by a breath of clean air, the pungent fragrance of the aromatic pines sweeps off the fumes and chases them swirling back in whirlpools among the branches, to and fro, like the clouds of battle.

THE EXIT FINDER

By Edwin Lefèvre

ILLUSTRATED BY WILL FOSTER

THE young man walked quickly into the room where Elizabeth Allen sat. It was a beautiful room, "done," as some dreadful persons put it, "in pure Colonial." It was very cozy and old-intimate, and so extremely livable that you were sure many generations of nice people must have loved to live with such furniture. The little Martha Washington sewing table was more than a charming bit of mahogany, because the ghosts of the baby-loves of pre-Revolutionary mothers lingered about it. The ottoman seemed to say: "You may sit here, as John and Priscilla did." The mirror over the mantel invited you to look into it—both of you together—and the table on which the tea-tray stood murmured: "I remember when they wouldn't pay the tax and there was no tea-drinking for a while. . . . She placed me by his bedside with tisanes and cordials after the Hessian bullet went through his shoulder."

But it wasn't the furniture, which Mr. Allen had picked up from a Fourth Avenue dealer, nor the white splash of afternoon sun on the new, old-fashioned rag rug that made young Mr. Eversley smile so delightedly; but the sight of the girl who sat in the ottoman.

He became serious and said:

"To think that you who are you and, therefore, wonderful beyond words, find it possible to listen to me!"

She turned her eyes toward him and quickly looked away. They were a clean, warm blue and very deep, and there was trouble in them.

He sat down beside her—there was just enough room—turned her chin very gently toward him and looked at her so anxiously that she flung her disengaged arm about his neck.

"Oh, E-E-Eddie!" she muttered brokenly. She made a motion as if to rise, but he very delicately rendered it impossible for her to do so.

"Did you speak to him?" he said.

"Yes, I did," she answered in a voice that told him the reason for her sorrow. His face again took on a look of anxiety as he asked her:

"Did I ever make it quite clear to you that perfection as applied to human beings is a relative term excepting in your case, where it is absolute? Did I, dearest?"

"I spoke to him," she said mournfully. Then much less mournfully: "I can't talk to you unless I see your face." And she drew away from him—just enough to see and be seen.

"When I see you," he reproached, "I don't want to talk. Suppose for a moment, Elizabeth, that Providence, having decided to turn out its own masterpiece, had done so before I was born. I shouldn't have known you!"

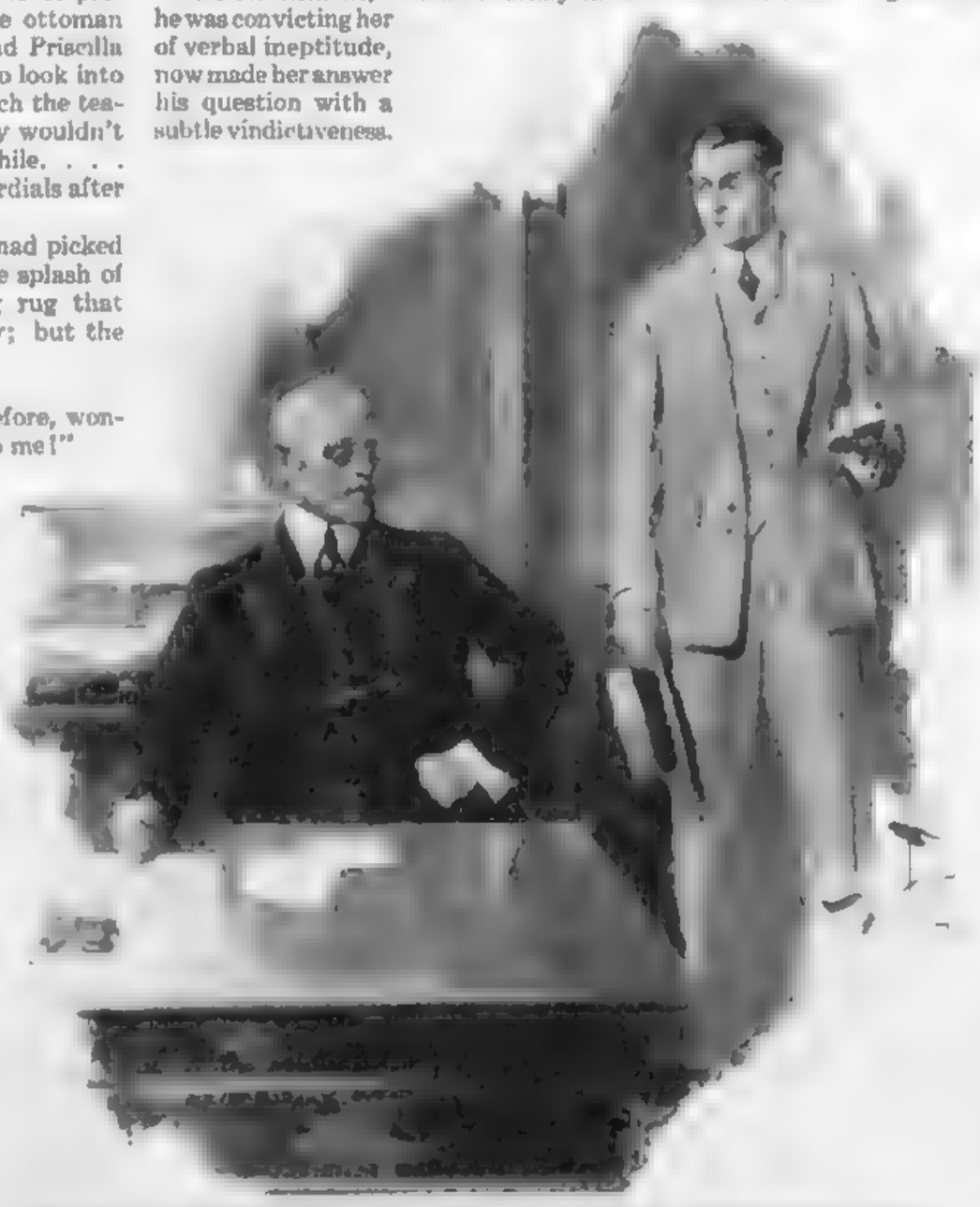
"For all papa thinks," she retorted, "you might as well not be alive."

"Ah, then you did not tell him how nice I am." His voice rang with conviction.

"Yes, I did. But ——"

"Forgive me, dear girl, but really you must hereafter try to express yourself more intelligently. And what did he say?"

Her resentment, which naturally made her frown while he was convicting her of verbal ineptitude, now made her answer his question with a subtle vindictiveness.



"If I Tell You Whose Thumb Print That Is Will You Pay Ten Thousand Dollars?"

"He said 'No!'" Then she repeated with relish, as though the negative tasted well: "'No!' That's what he said."

"Of course you instantly advanced what you were pleased to regard as arguments. To them what answer did he make?"

"The answer he made to them was 'Never!'" She looked at him defiantly. Seven years before in an analogous situation she would have added: "There, Smarty!"

"Well, that's all right," he said cheerfully. "Under the circumstances there is only one thing to do."

"What?" She asked it apprehensively, thinking of an elopement and the nasty newspapers.

"This!" And he kissed her.

She shook herself away fiercely. He was all contrition.

"My dear," he apologized, "you know my laboratory work occupies me unduly, and I realize I must try your patience at times. For instance, only last night after a month's experiments I was able to determine the exact point of divergence ——"

He paused because she was looking at him so interestedly that his love surged mightily within him. She remembered with pride—the pride of possession—how old Professor Whitcomb had told her that Eversley was the most promising investigator in his field in the world. It was work so purely scientific that she was always glad when he took her seriously and talked to her as though she were one of his colleagues.

It showed how much he loved her.

"Yes, dear," she said encouragingly.

His face took on an expression of anxiety.

"Did I ever tell you that if a kind fairy asked me to make a wish I should wish that I might be your lover for eternity? Sometimes," he finished gloomily, "I almost wish you were not quite so beautiful."

"Silly!"

"Do you know," he was speaking very seriously now, "'when I that love you am no more I that love you,' I am certain that somewhere in your soul there will remain something of this love of mine."

He looked at her so much as though he had a forevision of his own death and faith in the immortality of his love that she said:

"D-don't t-talk that way!"

"Very well," he acquiesced; "but if we are not to talk we must ——"

They did.

She was the first to speak.

"Well," she said in a matter-of-fact tone, "since you won't give me up ——"

"And since you ——" he interrupted.

"And since I won't either, what are we going to do?"

"Oh, I'll speak to your father!" he said, with an assurance that made her look at him doubtfully. Edward did not know how obstinate a typical business man could be, she thought, saddling upon her father the usual imputation of great unintelligence.

"I thought you were—rather afraid of papa, Eddie."

"So I am—afraid of being bored, Elizabeth. He is very tiresome. I hope when we are married ——"

"I did not mean to overhear," said a cold voice; "but I couldn't help it."

Mr. Allen, who had come in not at all stealthily, stood before the young couple. He was a man of fifty-five, well-built, well-preserved, full of a vigor that he appeared to keep under control, as though he would conserve it. It gave him a look of holding himself in leash, which, in turn, made you think of him as though perennially about to spring at your throat. He never frowned, but nevertheless looked as if he always did, because his cold gray eyes were full of an incredulity that put you on the defensive, even before he spoke.

"I fear I interrupted you," he continued coldly. Anybody else using that tone of voice would have scowled like one of Howard Pyle's buccaneers.

"Yes, you did," agreed Eversley pleasantly. "I was about to express to Elizabeth my belief that after we were married we probably should not see very much of you."

"Ah, yes," said Mr. Allen imperturbably. "But I have no idea that you will ever marry my daughter."

"I shall be pleased to have you acquire that idea, Mr. Allen, with the least possible delay. The acceptance of a new idea, involving a change in a middle-aged man's mental habits, is a very painful process; but grandchildren help greatly."

"Are you trying to be deliberately impertinent?" politely inquired Mr. Allen.

"No, indeed; but I doubt whether I speak your language, Mr. Allen. You certainly do not understand mine. I have no desire to reform you, but I cannot allow you to deceive yourself about my intentions. Of course, as the father of my wife ——"

"Your what?" Mr. Allen frowned this time. He could not help it. Before he could unfrown, Eversley explained:

"My wife-to-be. You didn't let me finish. I was about to say that since you are Elizabeth's father I shall place no obstacle in the way of your gradual reconciliation to the eternal verities. Is there anything further you wish to ask me, sir?" Elizabeth's face wore a look of alarm that made Eversley explain sternly: "We had to have an understanding and it's just as well to have it here and now."

"Inasmuch as I haven't the slightest intention of allowing Elizabeth to be your wife," said Mr. Allen in his banker's voice, once more master of his facial muscles, "there is no necessity for any other understanding."

Eversley laughed.

"Eddie—er—Edward!" remonstrated Elizabeth. She had not lived with her father twenty-two years for nothing.

"I think your mother wishes to see you, Elizabeth," said Mr. Allen very formally indeed. "Mr. Eversley will excuse you."

"Stay where you are, Elizabeth," said Eversley peremptorily. Mr. Allen's right fist clenched, and a quite human heat filled his gray eyes.

The expression in Eversley's own face changed. It became determined and his eyes grew alert and cold.

"Oh!" he murmured. "Have I got to talk to you?"

"I can't say that your conversation fills me with pleasure," said Mr. Allen, still trying to live up to his self-assumed rôle.

"You don't hate it half so much as I do," Eversley assured him, "but I suppose I must. Mr. Allen, people of your type of mind take a long time to convince. I would not have you fatigue yourself. Have a chair—that one!" He pointed to an easy-chair—early eighteenth century. He was a psychologist.

Mr. Allen hesitated.

"That one!" repeated Eversley, in a tone of voice that Elizabeth had never heard.

Mr. Allen to his own angry amazement presently realized that he actually was sitting in the very chair Eversley had commanded him to take, listening to the young man, who asked him calmly:

"Now, Mr. Allen, why is it you think that you don't wish me to marry your daughter?"

"I don't think it. I know it. My mind is made up."

"No mind is ever made up in the way you imply. Psychologically it is an impossibility. I may say, sir, that if you adduce any sound reasons why I should not marry your daughter I'll accept them, and you will never see me again." He paused. Then he finished: "You have my word for this, Mr. Allen."

Mr. Allen looked at Eversley and was convinced that the young man meant what he said. He was, however, annoyed by the consciousness that he had been forced into the defensive. But he spoke calmly, for it now occurred to him that, after all, marriage was not altogether a matter of

"Why Do You Call Him Monkey Expert? He is a Psyto—Psy—Psychologist"

business to these young people, though it certainly was to him. "My daughter's future is something her parents must safeguard. .I make due allowance for—for youth; but we, who are responsible for her happiness and are not young, must consider many things." He paused to let youth realize how fair-minded he was.

"If you will get down to cases, Mr. Allen, we'll end this interview all the sooner. And I take it that would not be any more displeasing to you than to me."

Mr. Allen controlled himself by an effort and proceeded coldly:

"As far as I can learn your financial resources are scarcely adequate ——"

"I don't owe a penny to anyone," interrupted Eversley.

"That is something," admitted Mr. Allen with a benevolent nod to show how kindly he was; "but your income, as I gather from your own statements, is not sufficient to ——"

"To support your daughter in the style to which she has been accustomed," finished Eversley for him. "Elizabeth, are you a spendthrift?"

"No!" said Elizabeth very promptly.

Eversley turned to Mr. Allen and said politely:

"Now for your reasons."

"But I have just told you," said Mr. Allen angrily.

"Oh, no. The other night, when you were asking me about my work, you asked me what my instructorship at Columbia paid me. I told you. I remember I added I meant to be a full professor some day. I'm not quite old enough yet. Curious how some people put a premium on senility! You were saying, sir?"

"I think there is nothing more to say. You can't live on wind ——"

"Many men do: Lecturers, insurance solicitors, glass workers, opera singers, owners of sailing craft ——"

"If you have nothing more to say to me I'll consider the incident closed."

"Right-oh! Elizabeth and I will be married in June ——"

Mr. Allen flushed. He had no control over the capillary blood vessels of his face. Usually when he said "No" his problem was to check entreaties by the simple expedient of bowing the negatived out of his office; but this was a different case. Hence the irritating need to be fatherlike.

"My dear Mr. Eversley," said Mr. Allen with a grim smile, "when I say 'No' I mean exactly that."

"My dear Mr. Allen, there is no 'No' that is a 'No' in perpetuity. I am going to marry your daughter, first, because I love her; second, because she loves me; and third, because it is my duty to marry her. If you had advanced really sound reasons why I should disregard the triple compulsion, I would have gone away, feeling that I had risen superior to selfish desires or to a mistaken sense of duty. I am young, strong, healthy, sane, normal and reasonable. What else can you require of a son-in-law?"

"Business gumption," replied Mr. Allen promptly. "Common sense, responsibility. In your modesty you forgot to add that you are a pauper."

"But I am not. I am able to pay for adequate food. I have comfortable lodgings, and my progress in my work justifies me in telling you that before long I shall be a professor. My salary will be enough to enable the two of us to live as comfortably as I alone live to-day. Why, I even believe I have a balance at my bank—your bank, Mr. Allen, Morningside branch."

"How big a balance?" asked Mr. Allen curiously. Then he remembered himself and looked skeptical.

"I can't tell you exactly," said Eversley. He thought a moment. "It never interested me enough to remember the amount, but I shouldn't be at all surprised if it was as much as ——" He paused. Mr. Allen looked frankly interested; and even Elizabeth gazed fascinatedly at her lover.

"Perhaps as much as a thousand dollars!" announced Eversley triumphantly.

Elizabeth smiled—it was, of course, a jest—but Mr. Allen never turned a hair. He said:

"It represents your savings during how long a period, Mr. Eversley?"

"It doesn't represent my savings at all. It represents what I didn't need to spend. And that reminds me. I don't expect to have any balance when I buy Elizabeth's engagement ring."

"Do you expect me to furnish your home for you?" Mr. Allen had forgotten his glacial imperturbability.

"Oh, no. I've got the furniture. You see, my mother used to stay with me, but she has moved to California. Her room will be Elizabeth's."

He looked meditatively at Mr. Allen. Then he half started and said sharply:

"Great Scott, man, you are not the kind that boasts of being a good provider, are you?"

"I am the kind," said Mr. Allen, almost choking in order not to shout to the young man to get out, "that does not desire his only daughter to suffer hardships and privations."

"But she'll get enough to eat. Moreover, her mind will develop along logical lines and she will help me in my work. We'll be as happy as it is good for human beings to be. Why do we need to have more money than enough?"

"There will be no trouble if you have money enough," agreed Mr. Allen, emphasizing the "enough" not overdelicately.

"Enough for us might not be enough for you, or for young Shaw, or for old Mr. Hagan. I am getting fifteen hundred dollars a year ——"

"What?" shrieked Mr. Allen, horror-stricken.

"From the university. But I also get six hundred dollars from my father's estate. That," he smiled triumphantly, "makes twenty-one hundred dollars a year!"

"Twenty-one hundred!" gasped Mr. Allen. It was much worse than even he had feared. Why, it was nothing!

The reason why a zero is as the skull and crossbones to a banker is that he always puts the dollar mark before it. Think of that and forgive Mr. Allen, who had been a banker thirty-five years; in fact, he once confessed it to an intimate:

"Twenty-one hundred," retorted young Mr. Eversley complacently, for he had not seen in Elizabeth's face the struggle between love and dismay. "Of course I'll be getting more next fall. And I may say that in common with some of my colleagues I often have opportunities to earn extra money. I've refused thus far to let outside work interrupt my investigations, because I did not need more money; but should I incur extra expense, of course I'll make the extra sum required." He said it so confidently that Mr. Allen looked at him doubtfully.

"And what is this work that is so much more important than providing a comfortable home for a girl used to—er—every luxury?" asked Mr. Allen, as though he were inquiring the reason for the corpse of the suicide.

"Trial and error reactions in mammals," answered Mr. Eversley.

Mr. Allen threw up his hands.

"It's what they call animal psychology," explained Elizabeth proudly. "Eddie—Mr. Eversley has been working on what Watson, of Johns Hopkins, persists in calling behaviorism ——"

"Dearest!" gently said Eversley.

"Mammals!" murmured Mr. Allen.

"Yes. Bankers also are mammals, you know. I've had my pet monkey, Friedrich Wilhelm, in a cage with several of his fellows. I've now separated him from the band to see what he does when he is alone. In the big cage the monkey will flea-hunt and play and swing in the trees, and so on. Alone, Friedrich Wilhelm proves conclusively by his actions that ——"

"Monkeys!" Mr. Allen blinked dazedly at young Eversley.

"My dear sir, in establishing the relation of animal and human behavior ——"

"And you expect to make a living—at this?"

"Yes, because I am doing it. And the result of my observations, applied by an intelligent man to human affairs—even to the banking business—can be turned into money-making channels."

"What?"

"Well, because you know what twenty of your bank clerks in their cages will do, is that a reason why you should not try to learn what any one of these clerks will do if all alone? You ought to know your clerks better, Mr. Allen. Now, I can prove to you ——"

"My dear," said Mr. Allen to Elizabeth, "thank heaven, it is not too late!"

Eversley laughed. "It is never too late for man to acquire knowledge."

"It isn't knowledge, it's good, hard common sense that is needed," said Mr. Allen fiercely.

"Then you don't mean money?" said Eversley pleasantly.

"That's just what I do mean. When a man can't earn as much as a hod-carrier, what's the use of knowing that monkeys ——"

"Oh!" said Eversley. "I see. You wouldn't object to what I did so long as I made money at it. Do you know, Mr. Allen, I never suspected that was what you were driving at? Of course that's a horse of another color."

"It's all a matter of earning capacity," said Mr. Allen earnestly, to show he wasn't sordid. "A man's value to the community is measured by his value to himself. His earnings prove it."

"Pasteur's experiments saved thousands of millions of dollars to the viticulturists and the brewers and the silk industry of the world, but he didn't make money. He didn't care to; but Pasteur, though dead, lives, and nobody knows the name of the richest brewer in the world. Money-making, Mr. Allen, is not a matter of brains, or even of luck, but of desire. Anybody who wishes to make money can make it!"

"Don't you?"

"I've just told you I didn't."

"Can you?" asked Elizabeth.

"Of course," said Eversley with such conviction that Elizabeth's doubts vanished. She turned to her father and said:

"There! He could if he wished to. And I'm glad he's not a money grubber."

"It isn't a case of money grubbing, but of depriving you of what are necessities to a girl brought up like you."

He showed His Thumb Print to Mr. Allen. "Now, You!" He Commanded

Before Elizabeth could retort Eversley said pleasantly:

"Look here, Mr. Allen, I did not understand your point before. You are all wrong about the need of having more than enough money. But I am perfectly willing to allay your illogical though not unnatural fears. I take it you are less concerned with my acquiring a dozen millions than with establishing what you would call my earning capacity."

"I didn't say my son-in-law must be a millionaire, but his income should be sufficient to ——"

"Yes, yes. Excuse me if I interrupt. We won't discuss money making. When you buy for x and sell for $x + y$ you get the money making of the ant. No thrill in that. And your banking business does not appeal to me either, for you must admit, Mr. Allen, that you and your bank do not really make money."

"What?" exclaimed Mr. Allen.

"Exactly," said Mr. Eversley evenly. "Other people and their money make money for you and your bank. Moreover, after a man makes money he is confronted by the annoyance of having to keep it."

"That is a problem that college professors don't have to consider."

"No, they are too intelligent. Are you absolutely certain that five years from now you will have as much money as you have now? But let's not philosophize. You want your son-in-law to be a man who can earn. People who have no brains can make money, as you must admit when you think of those of your friends who are richer than you. The thing is to make it deliberately, premeditatedly, beginning with nothing—except brains. I am perfectly willing now to show you that I really have no wish to make money. You consider a million dollars quite sufficient, do you not?"

"It would probably be enough for all the reasonable desires of two young people."

"Well, the income of a million at five per cent is fifty thousand dollars a year. Suppose I make one thousand dollars a week for a year, will that prove to you that I have some earning capacity?"

"If you can earn fifty thousand dollars a year I will acknowledge that there is more to the study of monkeys ——"

"Of mammals," corrected Eversley.

"Of monkeys," persisted Mr. Allen, "than I had suspected. And if you don't, you don't marry Elizabeth."

"I'll marry Elizabeth, anyhow," smiled young Mr. Eversley; "but wait a minute. I don't propose to make money all my life, only long enough to prove to you that it's no accident—say, two years. No; say one hundred thousand dollars."

"Well ——" began Mr. Allen, unwilling on general principles to give in to anyone, much less to the young man who had determined to become his son-in-law.

"The one hundred thousand dollars must be made within one hundred weeks. When I make it I can stop. Now is your time to speak up. Isn't that fair, Elizabeth?"

Before committing herself to a question of fairness Elizabeth said anxiously:

"Eddie, do you think you can do it?"

"Sure thing. I take it, sir," he said, turning to Mr. Allen, "all I need do is to convince you that as far as money goes you need not fear for Elizabeth. But I've one stipulation to make: I shall give my earnings to Elizabeth. Then you will give her an equal amount. You can even keep it for her and let the interest accumulate."

"Why should I——"

"Because you are a banker. You can't help it."

"No, I mean why do you stipulate that I must give Elizabeth anything?"

"Because by giving it to her and, at the same time, putting it out of her power to give it to anyone else, you will have the double pleasure of giving money and of keeping it. Also, because I'll try to coax her to use the one hundred thousand dollars or more she'll get from me to endow a laboratory at the university, over which I expect to preside with great dignity and satisfaction."

"I must say, Mr. Eversley, that ——"

"Don't say it, Mr. Allen. You will get to admire me when we meet on the plane of money making. There will be no secret about my operations. You will keep tabs on my deposits. Elizabeth will keep my pass book here. Now, if you will kindly go away Elizabeth and I will formulate my plans. You were young once, Mr. Allen," and he bowed dismissingly.

But Mr. Allen did not leave the room until he saw Elizabeth's right hand reach out instinctively for Mr. Edward Eversley's ditto. He compressed his lips and made up his mind that in this, his first serious domestic problem, he would have a conference with Mrs. Allen. She was a negligible factor in most affairs; but she was Elizabeth's mother and might suggest something.

Unfortunately Mrs. Allen told him that the Eversleys were all right.

"What do you mean by all right?"

"Don't you know that Mrs. Verplanck was an Eversley? She's Edward's aunt."

"Hang it, what's that got to do with it?"

"Everything," said Mrs. Allen composedly. "They met at Mrs. Verplanck's. She told me——"

"Who?"

"Mrs. Verplanck. How stupid you are at times! She told me all the family were so proud of Edward. He's her favorite nephew."

"But he's only making fifteen hundred dollars a year."

"Well, Elizabeth will have enough for both. I think he's very nice. In fact, I like him very much, and he likes me."

"Oh, he does, does he?" said Mr. Allen, with the exaggerated politeness that humorless people consider sarcasm.

"Yes, he does. I am sure we'll get along very nicely. And he certainly loves Elizabeth. I feel very grateful to him. You remember I told you last summer I was beginning to worry about her and young Armitage. Well, Edward is the man we have to thank for ending that. You see where Jimmy Armitage is now. You never can tell about girls. I think Edward's a darling. And so safe!"

"Do you mean to tell me that you not only are willing but anxious to have Elizabeth marry a penniless—er monkey expert——"

"What are you talking about?"

"About dear Edward," said Mr. Allen.

"Why do you call him monkey expert? He is a psylo—psy—psychologist."

"He is studying the behavior of monkeys in cages and makes fifteen hundred dollars a year at it. Do you expect me to provide——"

"Why, George!" said Mrs. Allen, mildly shocked. "Did you expect Elizabeth to have to marry for money? What is the use of your working if she is to be unhappy? She'll have her own money. I'm sure Edward never thought of that. I don't think he'd hesitate to marry Elizabeth if she were the richest girl in the world."

"I don't suppose he would," said Mr. Allen grimly. His voice and attitude angered Mrs. Allen.

"I must say," she said coldly, "that you are most absurd. If she loves him she will be happier with him than with anybody you could pick for her. It is a good thing, anyway, for the wife to be financially independent of her husband. Edward is a very, very clever chap. He has

made quite a name for himself, and his family is—is ——" she hesitated, then she finished—"better than yours, or mine, for that matter. You needn't think I've been asleep. I know all about him. I feel that Elizabeth will be not only happy but perfectly safe with him, and it was a great relief to me when she told me ——"

Elizabeth entered quickly.

"Father, Edward wants to talk to you about his plans. Come on, father. He's waiting!" And she took her father's hand in hers and almost dragged Mr. Allen with her.

Eversley stood up, smiled, and pointed to the chair he thought Mr. Allen would find most comfortable. Mr. Allen obeyed, but, by doing so very deliberately, managed to convey that he was still master in his own house.

"Tell him, Eddie," said Elizabeth eagerly.

It was plain that her confidence in Mr. Eversley was boundless. Also that he and his brains were hers—absolutely.

"My dear Mr. Allen, I promised you that I would play with all my cards on the table face up. Of course you realize that the ability to make money does not necessarily imply the possession of brains. Darwin had brains. If he had wished to make money he would have done so. There was Lord Kelvin, who, being Scotch, died rich. Well, I wish to demonstrate to you that a man may make money by using brains and knowledge, even though that knowledge was acquired by his observations of—monkeys!"

"Brains may not be necessary in money making," retorted Mr. Allen coldly; "but for all that the world is apt to consider that the possession of money connotes the possession of brains."

"The world is an ass. The huckster is always more likely to have a bigger bank account than the scientist; but a successful scientist must have brains and a successful huckster need not. I can make money out of my profession, but I'll do more: I'll invent a profession that will both relieve distress and make me rich. Does that combination appeal to you at all?"

"If you will tell me more about it and less about yourself I may be able to answer your question," and Mr. Allen looked challengingly at Mr. Eversley.

"I have decided to become an Exit Finder," said Eversley pleasantly. "I expect to be busy enough at it to make more than the thousand dollars a week you consider necessary to establish the possession of brains, and I'll leave the money in the keeping of your justly famous institution."

"Exit Finder?" And Mr. Allen glared angrily.

"Yes; Exit Finder. When a man gets into a hole he finds it hard to climb out of it. You don't understand?"

"No, I don't."

"Let us say a man is walking along the world's great highway in the direction of success. Suddenly the ground caves in, or he stumbles into a carefully concealed deadfall, or into one of those pits that life and man's unreliability dig for the success-seeker's feet. He must find his way out before he can resume his journey successward. There always is an exit somewhere, but it takes brains always to find it. I propose to find the exit for the men who can't see the door they should open in order to walk out of failure. The exit out of failure is more important than the entrance into success. Do you see it?"

"I hear sounds," said Mr. Allen, speaking so judicially that Elizabeth flushed indignantly.

"Why, father!" she said. "It is wonderful!"

"Ideas don't die, but men with ideas often do—of protracted inanition," continued Eversley pleasantly. "They could not find the exit! Inventors, writers, railroad dreamers, editors, composers, empire builders, statesmen—all sorts of men who were born to help their fellow men but could not, because they did not see the way out of the pit into which they had fallen."

"I see all that; but I don't see you helping them out of their troubles."

"That is exactly the pleasure I mean to afford you, Mr. Allen," said Eversley. "You will look on and behold me in the act of finding exits for people. There will be no mystery about it, because there should be no mystery about anything. A mystery is only a confession of brainlessness on the part of the mystified. Now, it is no mystery to me why Elizabeth loves me. The reason is that I love her not only passionately and disinterestedly but also intelligently; of all men I came closer to realizing what a girl she is and what a wonderful woman she will be. I am grateful beyond words for her love but not mystified by it. Isn't that so, dearest?"

"Is it?" she asked, forgetting that her father was present.

"You know it," said Eversley, taking her hand in his and holding it. "Now, since there are no mysteries — "

"Aren't there?" asked Mr. Allen unpleasantly.

"Have you a mystery that you would like clarified while you wait?" asked Eversley seriously.

"Why, father, what about the bank? Did you ever find out why the windows were smashed?"

"Ah," said Eversley quickly. "Even in your bank you need brains, what? Tell me the facts."

"There is no need to bring in the bank ——" began Mr. Allen loftily.

"Wait a moment, father-in-law-to-be," said Eversley. "Was anything printed in the newspapers?"

"Certainly not," quickly said Mr. Allen.

"Then it was serious. Therefore it was not an accident. Therefore it should not be a mystery. Look here, Mr. Allen, you have an opportunity to see if I am a mere talker. Be my first customer. I'll—I'll make the fee nominal."

"There is nothing to tell ——".began Mr. Allen.

"If you don't I shall," said Elizabeth determinedly.

"That comes from being mystified," said Eversley pleasantly. "Even bank presidents will talk to their women folk when they can't answer their own questions. Come, Mr. Allen! I'll pledge you my word to regard your remarks as strictly confidential. I may not be your ideal of a son-in-law, but after all I am not a rotter."

"Tell him, papa," said Elizabeth, frowning.

Mr. Allen looked at Mr. Eversley. He saw two bright, steady brown eyes that looked as if they would understand anything. He saw a very well-shaped head and the brow of a gentleman. There was strength in the chin and character about the entire face. He hesitated. Then he said:

"There is no reason why I shouldn't tell you. On the ninth of November last, a few minutes after four—it was after banking hours, of course—there was an accident to the electric plant and all the lights went out. At the same time the big plate-glass windows were smashed, not only in our bank but in the offices of the Mauna Loa Insurance Company across the hall from us. Some explosions followed. We we have never found who smashed the windows," Mr. Allen finished.

"No," said Eversley, "but you know why they were smashed."

"How do you know that?"

"Obvious. And the newspapers said nothing about it?"

"No."

"By how much was the bank's surplus reduced?"

"The bank's surplus and undivided profits, Mr. Eversley," Mr. Allen was speaking a trifle angrily, "are over nine millions, and there was no important ——"

"Then it was probably under a hundred thousand and certainly over ten thousand. Where did they take it from? And have you traced any of the stolen notes?"

"I didn't say anything had been stolen."

"Certainly not. Are you going to proclaim your vulnerability to timorous depositors? Of course I know you have made a recurrence of that loss impossible. As a matter of fact, how much did they get away with?"

"I didn't say they had taken any "

"I said it for you. How much was it? Fifty? Sixty?" Mr. Eversley was frowning but his eyes gleamed like a bloodhound who has the scent.

"Sixty-five thousand dollars," admitted Mr. Allen, impressed by the look on the young man's face.

"Dark, stormy day?"

"Yes."

"Then it was an inside job!" said Eversley positively.

"What?" shouted Mr. Allen, rising to his feet.

"Sure thing," said Eversley coldly. "It was planned to the last detail. It involved at least four people. Outsiders would not have waited. The electric light was put out of commission at exactly the same time, wasn't it?"

"Yes."

"H'm! Probably did something to the switchboard, so that the reserve dynamo could not be used. Their watches were synchronized. Windows broken from the inside?"

Mr. Allen was now looking at Mr. Eversley with an interest not far from respect.

"One window was, for the pieces fell outside. But the William Street windows were smashed by somebody outside. So were the insurance company's."

"Had some of the clerks left for the day?"

"Yes!" and Mr. Allen looked startled

"Of course. Well, the man who actually took the money is still working for you. No clews?"

"No," murmured Mr. Allen.

"Let me have it then," said young Eversley peremptorily.

"Why, Edward, he said there was no clews," expostulated Elizabeth.

"I know it," said Eversley. "Mr. Allen, I did not mean to be suspicious. I don't ask for names, or biographical data, or the names of the detective agencies you have employed. Clews! Were the explosions caused by big firecrackers?"

"Yes," answered Mr. Allen almost respectfully.

"Of course. But clews?"

"Well, we have a thumb print."

"I congratulate you. Somebody saw the drawer open, probably, and wouldn't let anybody touch it."

"How did you know?"

"I didn't suspect there was anybody with brains at your bank, but since there was, what else could he do? Got a good print?"

"Yes. We sent for a man from ——"

"I know. He dusted the surfaces and showed you the print. Got a photograph of it?"

"Yes, in my office."

"That's all I want to know. How much will you pay?"

"Oh, there mustn't be any publicity ——"

"Certainly not," said Eversley impatiently. "You didn't have to say that; but it is worth a lot to you to know who did it—and whether you should prosecute or not. You commit yourself to nothing. I won't even go to the bank if you don't wish me to. I'll not say anything to anybody. If I find out who stole the sixty-five thousand dollars do I get ten thousand dollars from you?"

"That's very cheap, papa," said Elizabeth. "I think Edward is very generous. I'd charge a million!"

"I—I——" began Mr. Allen.

"Yes or no?" said Eversley sharply. "After all, it's to prove whether I've brains enough to be your son-in-law."

"I'll give you ten thousand dollars if you can tell me who took the money."

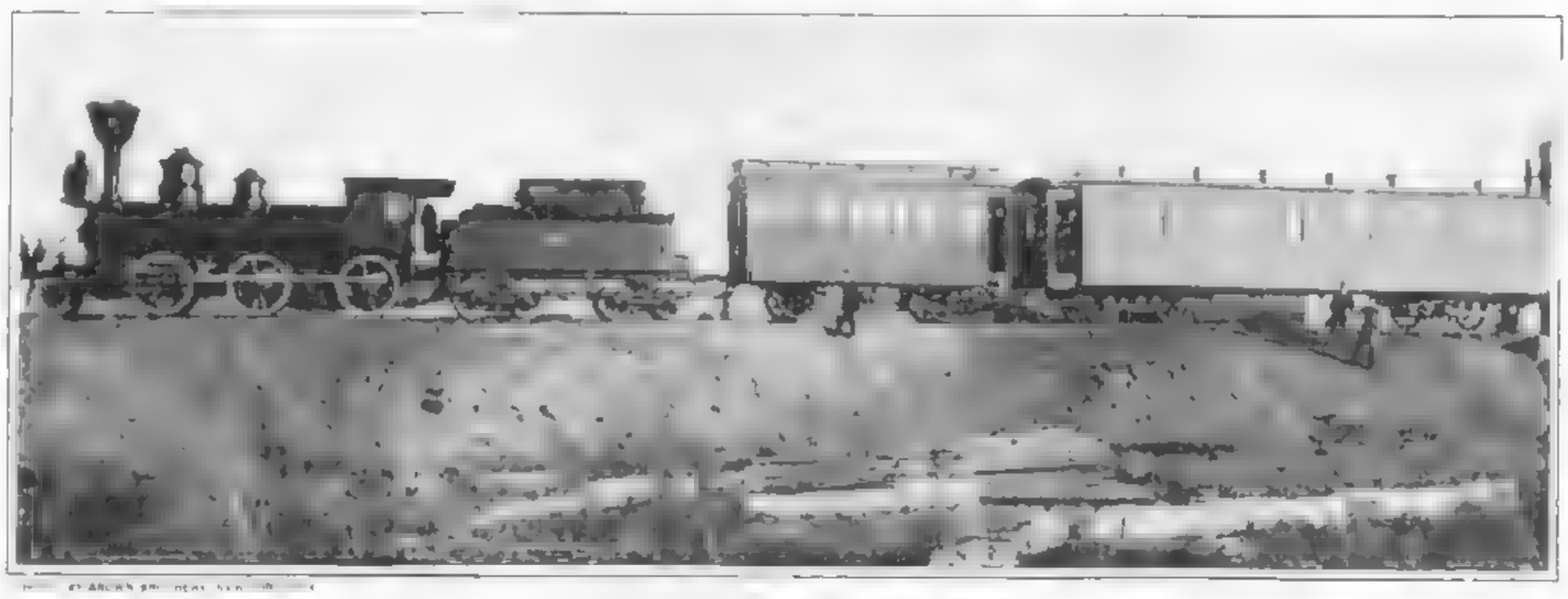
"Thanks. That's ten weeks' pay. Now give me the details."

Mr. Allen explained how on November ninth, shortly after four o'clock, on a dark, stormy afternoon, as Eversley

(Continued on Page 45)

"The One Hundred Thousand Dollars Must be Made Within One Hundred Weeks"

FROM PEKING TO PETROGRAD



A Train on the Trans-Siberian Railway

By Samuel G. Blythe

THE most interesting thing I saw on my journey from Peking to Petrograd was the continuous performance of a fat Russian who in himself did not lack interest; for he wore on his upper lip an imperial not quite so wide as his narrow nose and was clean-shaved elsewhere. The only way I could account for this remarkable hirsute decoration was that he had suffered from a tremendous facial convulsion at some time, wherein his imperial which had ornamented his lower lip had been shifted — the result of a facial fault, I suppose, just as earthquakes come from geologic faults.

Attractive as that was, it was not the most interesting part of it. All the way across, from Harbin to Petrograd, for days and days I watched him, fascinated. In the morning he would come into the restaurant car and bellow loudly: "*Chai!*"—which means tea. The waiter, who had all the burdens of the Russian Empire on his shoulders and who felt his responsibilities, would bring him a glass of tea, piping hot. Then the oddly embellished Russian would buy a small pot of strawberry preserves, or cherry preserves, or plum preserves—the Russians make very good and very sticky and very sweet preserves—and would empty the entire pot of fruit and sirup into the tea. Smiling ecstatically, he would stir the mess together and drink it greedily. In half an hour he would bellow for more *chai* and more sweets; and he kept it up for more than ten days.

The Siberian Tea Shave

WE TRIED it once—Crow and I—but decided that we would stick to plain *chai*, which we did conscientiously; for when one is in Russia one must do as the Russians do or the Russians will see to it that you explain why you do not. To my great astonishment, when the *posodkin* who had the destinies of our car in charge produced his bill at the end of the journey I found I had taken and consumed a hundred and four glasses of tea, and Crow had a score of a hundred and thirty-six. But Crow has no moderation. Besides, as we could get no hot water we shaved with tea. It is very useful for shaving.

The most exciting thing I saw was when a Russian soldier, while we were crossing the Tom River, mistook for a bomb the red-rubber hot-water bag with which the Volunteer Doctor was consoling his sciatica, and charged on the doctor with his bayonet. They are careful of their bridges in Siberia and Russia. Ever since the harebrained Pappenheim left Peking to blow up some tunnels and bridges the Russians have watched them carefully. As the train reaches a bridge it stops. Soldiers—who are stationed at each end—climb aboard. One big warrior, with his bayonet fixed, stands in the open door of each compartment, or coupé, and it is up to the occupants of the coupé to shut the windows, pull down the blinds, move over near the door, and sit perfectly still until the bridge has been crossed. As there are many rivers between Harbin and Petrograd this performance was staged frequently and always in the same manner. Your Russian soldier has neither versatility nor imagination. A rule has been laid down for crossing bridges, and all bridges are crossed in the same way, which becomes rather a bore in the course of a ten-day trip.

The Volunteer Doctor had the next coupé to ours; and, to tell the truth about it, he needed a drink. Twenty-six years of residence in Japan had made a little Scotch-and-soda imperative for the doctor now and again. He had crossed the Trans-Siberian Railroad ten or fifteen times. There had never been lack of this essential before and he forgot that Russia has reformed, or has been reformed, as far as Scotch and similar fluids are concerned; so he did not buy any at Harbin. Hence, as he explained, it was but natural that his sciatica came. His sciatica is of a peculiar kind: if he has not his regular rations of Scotch he always has sciatica. He yelled for the *posodkin* in the middle of the night and that functionary put the samovar at work; and presently the hot-water bag was filled. Morning came, and the doctor stretched out on his seat with the bag against his leg. We reached the Tom. The soldiers came. The doctor, perforce, moved over next the door. The hot-water bag dropped on the floor.

"*Bomba!*" screamed the soldier under whose charge the doctor was. "*Bomba!*"—and lowered his gun as though to stick the doctor with his most ferocious bayonet.

"Rot!" protested the doctor. "Bally rot! It's a hot-water bag! *Ne bomba!*" he continued, striving desperately for some Russian. "*Ne bomba! Tyoply vahdah! Tyoply vahdah*, you idiot! Water!—*Vahdah!* Don't you stick that thing into me. I'm a British subject! Here, *posodkin!*—conductor! Damn it, won't somebody tell him this thing is only water?"

The other soldiers were crowded at the door of the doctor's coupé and things looked rather desperate. Then the doctor had an inspiration. He jabbed a knife blade into the bag and the water gushed out. The soldiers examined the bag and the wet spot on the floor. They were not quite convinced and two of them stood guard over the doctor until we had crossed the bridge. Then they made the doctor show his passport and all that, and left him, with instructions to the *posodkin* to tell the soldiers at the next bridge to watch that man.

The hot-water bag was ruined and the doctor felt that he would suffer excruciatingly for the rest of the trip.

"Just my bally luck!" he moaned. "No chance for a drop of stimulant—and six days out of Petrograd!"

Providence tempers a trip across Siberia to a doctor with sciatica however. The Missionary Nurse, who had listened with sympathetic interest to the doctor's lamentations because he had no Scotch, but with no ministrations, was suddenly moved to great pity. She opened one of the bags and brought out a small bottle labeled ipecac.

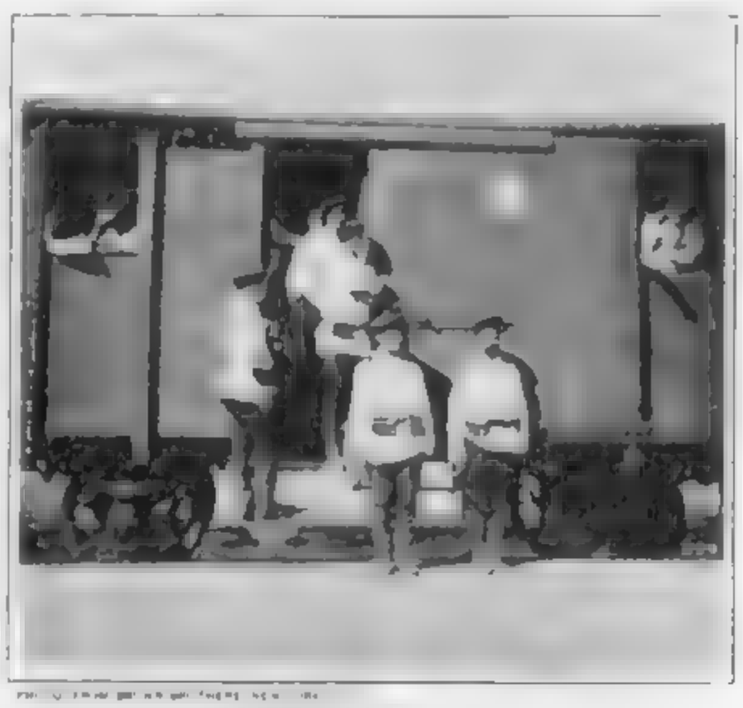
"Try that," she said.

The doctor looked at it dubiously.

"I'm not needing ipecac," he said. "I'm in keen want of a drop of Scotch."

"Try that," repeated the nurse; and the doctor pulled out the cork, sniffed at the contents, and let go a loud whoop.

"It's whisky!" he shouted. "It's whisky! Why didn't you let me have this before?"



A Typical Troop Train

"Oh," replied the Missionary Nurse, "you haven't really needed it before."

And for the remainder of the trip the doctor measured out two drinks a day for himself and guarded the bottle sacredly. The Trawler Captain tried to cadge a drop one day and the doctor shoved him away.

"Not a bit of it!" he said. "This is the only cure for sciatica."

"But I had a touch of the rheumatiz last night."

"Did you indeed?" asked the doctor quite professionally. "In that case what you need is some aspirin not whisky. Take these as directed and you will soon be all right." And he put a bottle of aspirin tablets into the unwilling hand of the Trawler Captain and shut his door.

What we saw most frequently, next to cordwood and railroad ties piled alongside the track, and birch trees and pine trees, were Austrian prisoners of war—thousands and thousands of them—being pushed along into Siberia trainload after trainload of them. They were gaunt, tired, dirty, frightened over the vast distance they had come from their homes; looking with uncomprehending eyes on the Russian names of the stations they passed, and stolidly at the staring Russian peasant. The prisoners wore stained and soiled gray blouses and trousers and the high peaked cap of the Austrian private, and were mostly without shirts; but those with shirts would have been better off without them, for, as we could see when we went by the standing trains and watched the prisoners sitting along the embankments in long rows, naked to the waist, searching those shirts for co-tenants, shirts must have been most undesirable wearing apparel.

Paid Work for Prisoners

AT THAT, these men did not seem much cast down. Frequently, as we passed them, we saw them laughing and talking with one another; and when they stopped the train the guards allowed them to skylark about. Those who had money were permitted to buy bread and milk at the little markets at every station; and in many places we saw the Austrians contentedly working on the railroad tracks or round the stations. At one place there were several hundred of them building barracks for themselves. Some natives told us the government paid them eighty-five kopecks a day for their work, and the natives grumbled at this. Still, the peasants showed no disposition to work that we could discover, and the Austrians were willing.

"They do not seem much cast down," I said to a station official at a long stop.

"*Pouf!*" he answered. "They are glad to be here—those *Ahfstreeyaks*. It's much better than fighting."

There are a million prisoners in Siberia, they tell me, military and civilian, and many more in Russia. Only two camps are visible from the railroad all the way across. The other camps are forty or fifty versts or more back from the track. As nearly as I could discover there are many more Austrian military prisoners than German, while the civilian prisoners are mostly Germans. I saw many thousands of prisoners in my ten-day trip across, but only a few were Germans.

One day a train went by with a carload of German officers, and now and again a German would poke his head out of a window in a car filled with Austrians; but there were not many. Once, at a junction, we stopped by a long train filled with prisoners. There were several hundred Austrians, but from one car a German boy grinned at us. He was the only German in the lot that I saw.

I asked him in German how he was getting on. Before he could reply three Russian soldiers ran from behind the train, shouting excitedly and apparently much displeased at something. The *posodkin* grabbed me by the shoulder.

"Embark, meester!" he said. "Embark!" And he shoved me up the steps.

"What's the trouble?" I asked.

"You have speek weeth *Ne'mets*," he said. "It is forbeed."

The train moved away, and the Russians stood behind, much enraged.

"What are they saying?" I asked the *povodkin*.

"Oh," he replied, "*Nitchevo*—it is nothing; but they are ver' *rasserdee'lsa* ongree—you have speek weeth *Ne'mets*."

After a long study of my Russian at a Glance—what a joker the author of that book is!—Russian at a glance!—I discovered that *Ne'mets*, as nearly as it can be produced in English, means a German. I had spoken to a German. Evidently it was lucky that train moved on or I might be in Siberia now.

They transport the prisoners in ordinary box cars similar to our box cars but smaller—about half as large as the ordinary American freight car, I should say. These cars have the usual side doors and four openings, one in each top corner. Each opening is about two feet long and eighteen inches wide, and has an iron shutter. This shutter can be dropped—and usually is—leaving the four openings for air and light. When the trains are moving the side doors are shut. There are rows of bunks built of rough lumber along the sides of the car and across the ends. The prisoners sleep on the floor and in the bunks. They had no bedding that I could see, and no possessions or clothing of any kind save what they have on their backs. The trains run from thirty to forty cars and move slowly on freight schedules. There are few guards—once the trains get out toward Siberia there are not more than half a dozen Russian soldiers to a detachment.

Few guards are needed. The prisoners have no arms; and if they do escape, what does it matter? Imagine the plight of a German or an Austrian prisoner out on the steppes of Siberia! There is nothing for them to escape to but the wilderness, and they know that and do not try it. The Russians know it too. The prisoners have opportunity to get off the train at the frequent stops; and gangs of them along the road work contentedly at grading and such tasks. Every time the train stops they scramble out and sit in long rows along the embankments, with a Russian or two in sight but apparently paying little attention to them. They are safe enough, poor devils! They have no place to go.

These Austrians seemed a dumb lot. They watched our train go by without making a move or a sound. They were all of the peasant type, who had not been many miles from their homes, no doubt, until this war came. They were dazed over their experiences. Here they were, after being in some battle or other, captured, and two or three or four thousand miles from their villages, in a strange country, among a strange and uncomprehending people, jolted along in freight cars, jammed and crowded together, verminous, going to some wild place they never heard of, and going to any fate they might choose to conjecture. They looked and acted more like cattle than men—dumb and driven cattle.

The Long, Long Way to Petrograd

THE few Germans we saw were different. They waved their hands at us and shouted at us, and had not lost courage. The Austrians were bedraggled and dirty, and many of them in rags; but the Germans were quite neat and brisk. The Austrians looked as though they had lost both faith and hope, and were expecting slaughter if this jolting journey ever came to an end. The Germans took it as the fortune of war and made the best they could of it.

At one place—I have not the name of it, because the Russian officials took a fancy to the notes I made along the way; but it was one day into Siberia from the Manchurian border—the train ran through the middle of a camp which, the *povodkin* told us, held forty thousand Austrians. This must have been a show camp, for it was a good-looking, clean and comfortable place. On one side of the track there were some big brick barracks, evidently for the housing of Russian soldiers, and on the other side, on a hill with a gentle slope, a large number of wooden barracks recently built. The fences that shut the track out from the camps were ordinary fences and there were few guards in sight, and no sentry boxes or patrols that I could see. On one side the Austrians were playing football, and on the other several thousand of them were sitting in groups or standing or walking about. They seemed clean, well fed and contented—or as contented as men some thousands of miles from home could be; men most of whom, in all probability, had never heard of Siberia before they were dragged off to the end of it.

These were the first prisoners of war we saw, and they were mostly Austrians also. It may be that the Germans were in the camps back from the line of travel or that they were concentrated in some other part of the empire. Whether that was so or not, there were very few German uniforms in this camp and not more than fifty all the way across; but the sight of the gray uniforms of the Austrians grew so common and so frequent that, after a few days, the cry "Here are some *Ahfstreeyaks!*" roused only the most languid interest.

PHOTO FROM BROWN BROTHERS

Loading a Troop Train for the Front

It requires more than twelve days—almost thirteen—to come from Peking to Petrograd, as the trains are now running. Once a week there is a through connection from Peking to Harbin, by way of Mukden and Changchung; and once a week a train, called an express, leaves Vladivostok for Petrograd. One must leave Peking on a Wednesday night at half after nine to get the Trans-Siberian train at Harbin on Friday afternoon, going by the Chinese Railroad to Mukden, changing to the Japanese South Manchurian train at Mukden and to the Russian train at Changchung. It is an easy but not an interesting journey from Peking to Harbin. The train connections are reasonably close and the trains are good. With their passion for show to the outside world, the Japanese have put on a train over the South Manchurian Railroad, which goes across Korea and runs to Changchung, that is the last Japanese word in luxury. It consists of shiny sleeping and restaurant cars, and is loaded down with excessively polite Japanese attendants. The sleeping cars are corridor cars, and the restaurant car is similar to an American car. At every station Japanese rush out and shine the brasswork and brush the dust off the windows and clean up scrupulously.

The Japanese have also built big hotels at important points—some in Korea and one in Mukden. They intend to show the world that they can run trains which equal the de-luxe trains of any other country, and they have imitated every convenience the Western trains have.

Everybody comes down to the station to see the express go through. That is natural enough, as it goes through only once a week, each way. This was a special afternoon, for some Russian officers were leaving. One was a colonel of the railroad section of the army, and there was a band for him and two companies of his men were drawn up along the platform. Also, all his relatives and all his friends were there—scores of them—and all the relatives and all the friends of the other officers. That is always the way in Russia. No Russian can leave on even the most inconsequential railroad journey without a flock of friends and relatives coming to the station to see him off. The platform of a Russian railroad station resembles a town meeting every time a train pulls out; and the kisses and handshakings and tearful farewells are just as numerous and just as affecting if the traveler is going only ten miles as they are if he is going ten thousand.

When a Russian train is ready to start they clang a bell twice. That is the signal to get aboard. When the bell rings three times the station master blows on a whistle, the engineer gives a toot, and the train rolls off. The two bells clanged. Everybody frantically kissed everybody else. It looked as though the colonel intended to kiss all the privates; but he did not. Instead, he clasped one of the captains to him again, kissed him a final kiss, and got aboard.

We were off for Petrograd. The train had one international sleeper, one first-class Russian sleeper, two first-class and second-class Russian sleepers, one second-class sleeper, a restaurant car—which we learned to curse—a cook car and a baggage car. The chief engineer, who accompanied us all the way across, was a big, fat man with a large mustache and a long goatee, who wore a suit of black leather and was most important.

Crow and I were the only Americans on the train. In our car were the Volunteer Doctor who had the adventure with the hot-water bag; an English missionary bishop from China; an English missionary nurse; a steam-trawler captain, also English, going home from Korea; and three Danes who had been working at a telegraph station on the China coast.

In another car was an English soldier of the Active Service Corps, who was going from Peking to Petrograd for dispatches, and who said he was the first Englishman to cross Siberia in uniform—a cocky little cockney who sat in the restaurant car most of the time and made horrible discords on the piano.

Everybody else was Russian, including the fat and cheery Russian woman who came aboard our car with almost a ton of baggage and smilingly distributed it about in everybody's compartment without saying "By your leave!" In my travels I have seen people who had plenty of luggage, but that woman had more than anybody I ever saw before. It looked as though she was carrying her furniture, bedding and provisions, as well as her wardrobe. She had everything but the kitchen stove—and she may have had that; but she was very jolly and very motherly and very much of a philosopher. She had lived in China, in Japan, in Australia, and came from Moscow. Her husband was an Englishman who was serving at the front, and she had her daughter with her, a slight little child of eight or ten. Also, she was chaperoning a young lady who wore a black satin dress, and who was, we learned, a Russian ballet dancer on the way from Harbin to Moscow. She was a tall, slim, fair-haired girl, and she had the artistic temperament. The fat chaperon confided to me that she was crazy.

Making the Kopecks Fly

"SHE has spent more as seven hundred rubles so far," she said. "Waste! She buys anything and pays any price."

That was the truth. When the ballet dancer got to Petrograd she had a big boxful of junk she had bought along the way; but she was happy and she had plenty of rubles left.

"Just think!" said the fat woman. "She buys a meal four—five—six rubles maybe; and she gives all the change to the waiter—maybe four, five rubles, when he should have only fifty kopecks. I am alarm! I know not what to do!"

The crowning disaster of extravagance came at Omsk, where the ballerina bought a string of Ural sapphires and paid seventy-five rubles for them.

"What shall I do?" moaned the fat chaperon. "What shall I do? Seventy-five good rubles for those stones, and I could have bought them for fifteen! It is scandalous—that's what it is!"

The restaurant car was in charge of a mild-mannered young Russian who seemed quite frightened at his responsibilities and stood mostly in a corner of the car and pulled at his small yellow mustache. The chief waiter wore a blue coat with brass buttons, and an apron. He was a sad citizen, his brows constantly corrugated; and his air was that of intense devotion to his important duties and the full sense of the stress under which his country is laboring. He never smiled. He never changed his apron. Indeed, he never washed his face; and he paused before making any reply, as though his weighty answer must be fully pondered before it was pronounced. Also, he used this air of

solemnity as a cloak for a series of short-changing operations that were extensive and remunerative. One was constantly tempted to make a quip when he came along, to see whether a smile could be coaxed from him; and while that was going on the sad waiter held out a ruble or fifty kopecks on one as he made the change. We soon learned to watch the change instead of his face.

There was a piano in the restaurant car, at one end. Because of the broad gauge of the Russian railroad the car was fully two feet wider than our dining cars—wide enough for two rows of tables that seated four, with ample aisle space between. The piano, except as it was jangled by the British soldier, had no function that I could see, save as a repository for dirty dishes and baskets of biscuits and poor fruit. There was an icon in one corner of the car, and the Russians all crossed themselves before it each time they came into the car. Also, just previous to a short-changing expedition the sad waiter crossed himself—asking for good luck, I presume, in his forays against the American and English lunatics who were on the train.

Boxes of sweet biscuits and pots of preserves were on the table, all of which were for sale. The preserves cost a ruble a pot and were very good—strawberry and cherry and currant and grape. The Russians, as I have said, particularly the fat Russian with the oddly placed imperial, put them in their tea. We used them on bread and butter when we got down to that basis. They served a meal at noon and one at seven o'clock. They were the same—a heavy soup, usually cabbage; a fish, usually sturgeon; either chicken or *rabcheek*, which is Russian grouse or partridge; and a sweet, usually a compote of canned fruits. It was not long before we tired of this and began foraging for ourselves.

Coffee and Caviar and Other Good Things

AT EVERY important station there was a restaurant, some good and some bad; but, also, at every station there was a market where peasant women sold the most delicious fresh bread, both white and black—*be'l-i klep* and *chor'ny klep*—and the best butter I have ever tasted, clean and sweet. Also, they sold milk in bottles for five kopecks a bottle—two and a half cents—or even less than that, as rubles then were; and sausages and cold meats, and all that sort of food.

At several stations we found fresh caviar—not pressed, but fresh—for three depreciated rubles, or a dollar and twenty cents, a full pound. Think of that, you Americans who pay two dollars a portion for it—and not fresh at that! We feasted on caviar for a couple of thousand miles, and it is great with *chor'ny klep*, or black bread and butter. We organized our commissary, had our coffee brought in in the morning, and had fine fresh bread and sweet butter and preserves for breakfast; and we always had an opportunity for getting cold meats and other eatable things at the stations for our other meals.

Just after we left Harbin we had our first experience with the soldiers and the bridges. The train crossed the Sungari on a big iron bridge. We were looking out of the window at the broad, muddy stream when we heard a noise at the door of our coupé, and turned to find a big, blond Russian soldier grinning affably at us.

We looked out; but he pushed us back, still smiling, and told us in Russian—judging from his gestures—that he was there to prevent us from dropping bombs on the bridge and blowing it up. He was most friendly.

Finally he came into the coupé and sat down. I offered him a cigar. He took it; and, grabbing my hand, he kissed it fervently.

"Look out," shouted Crow, "or he'll kiss you on the lips!"

I fended him off and lighted a match for him. He kissed my hand again. He was puzzled because he could not understand what we said to him. Finally, digging laboriously into my poor store of Russian, I said:

"*Ya ni gahvaryoo' pah-rooskee*"—which means: "I do not speak Russian"—and rather clumsily presented to him a great truth.

"*Shto?*" he asked rather incredulously. "*Shto?*"

"Yes," I said; "it is indeed the truth, much as I hate to confess it. *Ya ni gahvaryoo' pah-rooskee.*"

"*Da-da!*" he shouted. "*Da-da-da-da! Angleechah'-neen braht—Roos'kee braht—Frantsoos'—braht—braht—braht!*"

He threw his arms round me.

"Look out!" yelled Crow. "He'll kiss you, sure!"

It took all my strength to shove him away. Then, as a diversion, Crow held out a can of cigarettes. He took the can, grabbed Crow's hand and kissed it moistly, and stowed the can and all the cigarettes in his blouse.

"He's taken them all!" wailed Crow.

"*Braht!*" exclaimed the Russian warmly. "*Angleechah'-neen—braht—Roos'kee braht—Frantsoos'—braht—braht—braht!*"

"He takes us for Englishmen."

"Well, let it stand."

I got out my Russian at a Glance and looked up *braht*, which I discovered to mean "brother"—and then we had the drift of the gentleman's conversation. He was alluding to the fact that in the present war the Russians, English and French are brothers. He stood up and made us a most formal bow.

"Cossack!" he said, beating himself on the chest. "Cossack!" He drew his sword and went through some wild maneuvers. He glowered and gritted his teeth. "*Ne'mets!*" he shouted, sticking imaginary persons with the sword. "Cossack—*Ne'mets!*" And we could see that he was killing Germans by the score, and doing it with great gusto.

He waved his sword about. Crow and I got into the corner of the coupé. We tried to calm him, but he would not be calmed. He was very much vexed at the Germans that afternoon. Suddenly he became calm and embraced us both, assuring us that we were brothers. Then he lurched out of the coupé.

"Well," said Crow, "I'm glad that's over."

But it was not over—not half begun. Ten minutes later this fierce Cossack came back, and then we saw what made him so fierce. He had a bottle of vodka with him. He offered us a drink. We refused politely in both Russian and American. He was surprised and grieved. Apparently we had insulted this brave Cossack. He held out the bottle again and made an elaborate obeisance; and, taking my hand, he kissed it twice. Then he offered the vodka again. I refused in my best Russian. He scowled and turned to Crow.

"Drink it," I urged, "or he'll stick us with that sword."

"Drink it yourself!" Crow flung back. "I'm not going to take any of the damned stuff."

He put the bottle down on the little table and drew his sword again. It looked as though two young men were about to be martyred for their temperance proclivities. However, this was for the further purpose of demonstrating to us how he intended to kill Germans. He swayed about and cut a lot of them to pieces. With much conversation and many gestures he made it clear to us that presently he would have the Cross of St. George for his exceeding valor. As it was, he was guarding the bridge over the Sungari; but in due time he would slay the hated enemy by the score. He took a long drink.

Then he sat down and looked at us sadly, proffering the bottle from time to time and murmuring "*Braht*" in an inquiring sort of way, as though asking himself whether we really were brothers or not, and would not drink with him. Finally he went to sleep peacefully and we escaped. The *povodkin*, after much effort, got him off at the station that ended his patrol. At this same station our colonel had another reception from his troops. A company was lined up on the platform. He got off, talked to the men, and kissed the officers. As the train pulled out we saw our Cossack standing rather limply at attention. We knew the vodka bottle was in his hip pocket, for his coat bulged out far behind.

He may have been a Cossack or he may not. If so, he was the first Cossack I saw in Russia, but not the last. And do not get any wrong ideas about that vodka and its suppression in Russia. Harbin is not in Russia, but in Manchuria; and that was the reason this soldier, and most of the other soldiers we saw before we got to Siberia, had vodka or smelled of it, or showed the influence of it. Once across the line there was no more vodka.

The colonel's jurisdiction ended after he had the opportunity to kiss a few more officers at the next station; and from that time on no one paid any attention to him. Still, I must say that as a good plain and fancy kisser the colonel was a star—the best I have ever seen. And that reminds me of Bentley, the Englishman, who was going across from Vladivostok, and who, while walking on a station platform, saw two Russian priests, long-haired and gray-gowned, each with his arms round the other's neck. He started, and then rushed forward, grabbed the two priests by the arms and threw them apart.

"Quit it!" he shouted. "You ought to be ashamed of yourselves—biting in a fair fight! Why don't you use your fists, like white men? Now stand back there and put up your dukes, and I'll referee it and see that it's all done according to the rules."

And it was two hundred versts farther on before they could beat it into Bentley's English head that these priests were not biting each other in a fight but were kissing each other because they were friends and had just met.

We soon shook down into the routine of the trip. There was nothing to do except read, and get off at the frequent stations and walk up and down. There was no place to go save to stand in the corridor, for the restaurant car was preëmpted by the Russians, who sat there all day and most of the night drinking tea with strawberry jam in it, and smoking cigarette after cigarette. The train jogged along at about twenty-five miles an hour, sometimes less—a good many times—and not many times more. Nothing happened. We got off at stations, and stared at the natives and were stared at in turn.

Siberia at Siberia's Best

WE JOGGED along, day after day, through country that reminds one of our Western country, some of it like the prairies in Kansas and Nebraska and in the Dakotas, and some of it not so good.

The engines burn wood. We passed miles and miles—hundreds of miles—of piles of cordwood sawed to stove length, standing in great rows that stretched back from the track. It seemed impossible that there could be so much cut and split wood in this world, or enough men to cut and split it. Also, there were miles and miles of piles of railroad ties and of telegraph poles—thousands on thousands of them.

We passed in a leisurely manner through Syretensk, Tchita, round Baikal, through Irkutsk, Krasnoyarsk, Tomsk, Nove-Nikolayevsk, Omsk, Yekaterinburg, across the Urals—which means we went up a rise and came down again, and saw no mountains—and so on, until we got to Petrograd on the tenth day. We saw Mongols, Tartars, Kirghizes and all sorts of Russians standing stolidly at the stations. The fields were being plowed. In some places the grain was up. In some places the snow was yet in the hollows. Each night there was a gorgeous sunset. Each day there was a little rain, enough to keep down the dust.

A Russian Railway Station

We saw Siberia at Siberia's best—in the spring, before the heat and the mosquitoes, and after the snow and the cold. It was a lazy, leisurely trip, with nothing to bother or to worry. We were sure enough we should get there eventually; and we did. The customs examination and the passport examination at Manchuria were merely casual, far different from those on the other frontier, and we had a sort of a picnic existence until, at the end of the tenth day, we reached Petrograd; and there we began to see the evidences of war.

There were soldiers all along the line, of course, and we saw men drilling and thousands of Austrian prisoners; but, aside from that, Siberia did not look like part of a country that is at war—or like Russia. The fields were being cultivated peacefully, and the crowds of peasants at the stations had no apparent concern; but the officers on the trains rushed eagerly into the stations to get the telegrams about the war.

It was mostly bad news. The Russians were being driven back. I saw the *povodkin* sitting in his little place at the end of the car, crying over a newspaper he was reading.

"Is it bad?" I asked.

"It is not good," he replied sadly. Then he straightened up and, crossing himself, continued reverently: "But, please God, it will soon be better."

Wherein the *povodkin* exemplified the spirit of the Russian people.

THE GRAY DAWN

By Stewart Edward White

ILLUSTRATED BY HARVEY DUNN

The Unfailing Insight of the Man Told Him That at Such Times Her Spirit Craved Solitude

XLV

AFTER this interview with Calhoun Bennett, Keith experienced a marked and formal coldness from nearly all of his old associates. Those with whom he came into direct personal contact evinced a scrupulous politeness, but confined their conversation to the briefest necessary words, and quit him as soon as possible. He found himself very much alone, for at this period he had lost the confidence of one faction and had not yet gained that of the other.

His investigations encountered always increasing difficulties. In his own department he could obtain little assistance. A dead inertia opposed all his efforts. Nevertheless, he went ahead doggedly, using Kraft and some of Kraft's protégés to considerable effect.

But soon pressure was brought on him from a new direction: his opponents struck at him through his home.

For some days Nan had been aware of a changed atmosphere in the society she frequented and had theretofore led. The change was subtle, defied analysis, but was to the woman's sensitive instincts indubitable. At first she had been inclined to consider it subjective, to imagine that something wrong with herself must be projecting itself through her imagination; but finally she realized that the impression was well based. In people's attitude there was nothing overt; it was rather a withdrawal of intimacy, a puzzling touch of formality. She seemed overnight to have lost in popularity.

Truth to tell, she paid little attention to this. By now she was experienced enough in human nature to understand and to be able to gauge the slight fluctuations, the ebbs and flows of esteem, the kaleidoscopic shiftings and realignments of the elements of frivolous and formal society. Mrs. Brown had hired away Mrs. Smith's best servant; for an hour they looked askance on Mrs. Brown; then, the episode forgotten, Mrs. Brown's cork bobbed to the surface company of all the other corks. It was very trivial. Besides, just at this moment Nan was wholly occupied with preparations for her first afternoon of the year.

She intended as usual to give three of these formal affairs; and from them the season took its tone. The list was necessarily far from exclusive; but Nan made up for that by the care she gave to her most original arrangements. She prided herself on doing things simply, but with a difference, calling heavily on her resources of correspondence, her memory and her very good imagination for some novelty of food or entertainment. At the first of these receptions, too, she wore always for the first time some new and marvelous *toilette* straight from Paris, the style of which had not been shown to even her most intimate friends.

This year, for example, she had done the most obvious and, therefore, the most unlikely thing: she had turned to the contemporaneous Spanish for her theme. Nobody had thought of that. The Colonial, the Moorish, the German, the Russian, the Hungarian—all the rest of the individual or picturesque—but nobody had thought to look next door. Nan had decorated the rooms with yellow and red, hung the walls with *ristas*, strings of red peppers, and the like, obtained Spanish guitar players, and added enough fiery Mexican dishes to the more digestible refreshments to emphasize the Spanish flavor. She wore a dress of golden satin, a wreath of coral flowers about her hair, and red morocco slippers.

The afternoon was fine, but people were slow in coming. A few of the nondescripts that must be invited on such occasions put in an appearance, responded hastily to their hostess' greeting, and wandered about furtively but interminably. Patricia Sherwood, who had come early, circulated nobly, trying to break up the frozen little groups, but in vain. The time passed. More nondescripts—and not a soul else! As five o'clock neared a cold fear clutched at Nan's heart. No one was coming!

She worked hard to cover with light graciousness the cold-hearted dismay that filled her breast as the party dragged its weary length away. All her elaborate preparations and decorations seemed to mock her. The Spanish musicians tinkled away gayly until she felt she could throw something at them; the caterer's servants served solemnly the awed nondescripts. Nan's cheeks burned and her throat choked with unshed tears. She could not bear to look at Patsy Sherwood, who remained tactfully distant.

About five-thirty the door opened to admit a little group at the sight of whom Nan uttered a short, hysterical chuckle. Then she glided to meet them, both hands outstretched in welcome. Mrs. Sherwood watched her with admiration. Nan was game.

There were three in the party—Mrs. Morrell, Sally Warner and Mrs. Scattergood. Sally Warner was of the gushing type of tall, rather desiccated femininity who always knows you so much better than you know her, who cultivates you every moment for a week and forgets you for months on end, who is hard-up and worldly and, therefore, calculating, whose job is to amuse people and who will, therefore, sacrifice her best but perhaps not most useful friend to an epigram, whose wit is barbed, who has a fine nose for trouble and who is always in at the death. Mrs. Scattergood was a small blond woman, high-voiced, precise in manner, very positive in her statements, which she delivered in a drawling voice, humorless, inquisitive about petty affairs, the sort of good woman with whom no fault can be found but who drives men to crime.

These three, after greeting their hostess gushingly, circulated compactly, talking to each other in low voices. Nan knew they were watching her, and that they had come for the sole purpose of getting first-hand details of her fiasco for later recounting in drawing rooms where undoubtedly even now awaited eager auditors. She came to a decision. The matter could not be worse. When the three came to make their farewells she detained them.

"No, I'm not going to let you go yet," she told them, perhaps a little imperiously; "I haven't had half a visit with you. Wait until this rabble clears out."

She hesitated a moment over Mrs. Sherwood, but finally let her go without protest. When the last guest had departed she sank into a chair. As she was already on the verge of hysterics she easily kept up an air of gayety.

"Girls, what an awful party!" she cried. "I could tear my hair! It was a perfect nightmare!" Struggling to control her voice and keep back her tears, she added abruptly: "Now tell me what it is all about."

Mrs. Morrell and Sally Warner were plainly uneasy and at a loss how to meet this situation; but Mrs. Scattergood remained quite composed in her small, compact way.

"What's what all about, Nan dear?" asked Sally Warner in her most vivacious manner. She keenly felt the dramatic situation, and was already visualizing herself in the rôle of *raconteuse*.

"You know perfectly well. Why this funeral? Where are they all? Why did they stay away? I have a right to know."

"I'm sure there's nothing I can think of!" replied Sally artificially. "The idea!"

But Mrs. Scattergood, with all the relish of performing a noble and disagreeable duty, broke in.

"You know, dear," she said in her didactic, slow voice, "as well as we do what the world is. Of course we understand; but people will talk!"

"In heaven's name, what are you driving at? What are they talking about?" demanded Nan as Mrs. Scattergood apparently came to a full stop. A pause ensued, while Sally and Mrs. Scattergood exchanged glances with Mrs. Morrell.

"Well," at last said Sally judicially, buttoning her glove, her head on one side, "if I had a nice husband like yours I wouldn't let him run round getting himself disliked for nothing."

"You ought to use your influence with him before it is too late," added Mrs. Morrell.

Nan looked helplessly from one to the other, too uncertain of her ground now to risk another step.

"So that's it," she ventured at last. "Someone has been telling lies about us!"

"Oh, dear, no!" disclaimed Mrs. Scattergood. "It is only that your friends cannot understand your taking sides against them. Naturally they feel hurt. Forgive me, dear, you know I say it with all affection; but don't you think it a mistake?"

Nan was thoroughly dazed and mystified, but afraid to press the matter further. She had a suspicion that Mrs. Morrell was again responsible for her difficulties, but was too uncertain to press them to stay for further elucidation. They arose. Those were the days of hoop skirts, and the set of the outer skirt had to be carefully adjusted before going out. As they posed in turn before the hall pier glass they chattered. "How lovely the house looks." "You certainly have worked hard and must be tired, poor dear!" "Well, we'll see you to-morrow at Mrs. Terry's. . . . You're not asked? Surely there is some mistake! Well, those things always happen in a big affair, don't they?" "See you soon." "Good-by." "Good-by."

Outside the house they paused at the head of the steps.

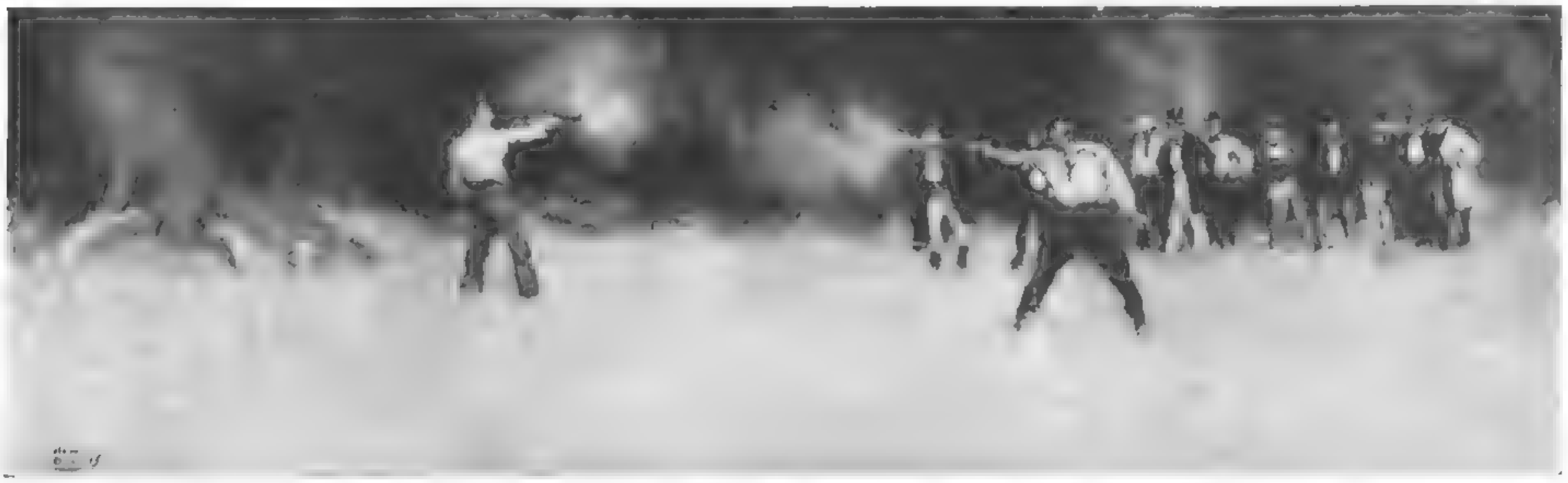
"Well, what do you think of that?" said Sally. "I really believe the poor thing doesn't know. I believe I'll just drop in for a minute at Mrs. Caldwell's. Sorry you're not going my way."

After a fashion Nan felt relieved by this interview; for she thought she discerned only Mrs. Morrell's influence, and this, she knew, she could easily overcome. While she waited for Keith's return from whatever inaccessible fastnesses he always occupied during these big afternoon receptions she reviewed the situation, her indignation mounting. Downstairs Wing Sam and his temporary assistants were clearing things away. Usually Nan superintended this, but to-day she did not care. When Keith finally entered the room she burst out on him with a rapid and angry account of the whole situation as she saw it. But to her surprise he did not rise to it. His weary, spiritless, uninterested acceptance of it astonished her to the last degree. To him her entanglement with the Cora affair—for at once he saw the trend of it all—seemed the last straw. Not even his own home was sacred. His spirit was so bruised and wearied that he actually could not rise to an explanation. He seemed to realize the utter hopelessness of making her see his point of view. This was not so strange when it is considered that this point of view, however firmly settled, was still a new and unexplained fact with himself. He contented himself with saying: "The Morrells had nothing whatever to do with it." It was the only thing that occurred to him as worth saying; but it was unfortunate, for it left Nan's irritation without logical support. Naturally that irritation was promptly transferred to him.

"Then what in heaven's name is it?" she demanded. "My friends are all treating me as if I had the smallpox."

"Cheerful lot of friends we've made in this town!" he said bitterly.

"What is the matter with them?" she persisted.



One After the Other He Discharged the Six Chambers of His Weapon, Aiming as Well as He Knew How

"The matter is they've taken me for a fool they could order round to suit themselves. They found they couldn't. Now they're through with me—even Cal Bennett," he added in a lower tone that revealed his hurt.

She paused, biting her under lip.

"Is the trouble anything to do with this Cora case?" she asked, suddenly enlightened by some vague stray recollection.

"Of course!" he replied crossly, exasperated at the nagging necessity of arousing himself to explanations. "There's no use arguing about it. I'm going to see it through in spite of that hound McDougall and his whole pack of curs."

"But why have you turned so against your friends?" she asked more gently, struck by his careworn look as he sprawled in the easy-chair under the lamp. "I don't see! You'll get yourself disliked!"

She did not press the matter further for the moment, but three days later she brought up the topic again. In the interim she had heard considerable direct and indirect opinion. She selected after dinner as the most propitious time for discussion. As a matter of fact, earlier in the day would have been better, before Keith's soul had been rubbed raw downtown.

"I don't believe you quite realize how strongly people feel about the Cora case," she began. "Isn't it possible to drop it or compromise it or something, Milton?"

In the reaction from argument and coldness downtown he felt he could stand no more of it at home.

"I wish you'd let that matter drop," he said decidedly. "You couldn't understand it."

"I must say I don't understand!" she countered. "It is inconceivable to me that a man like you should turn so easily against his class!"

"My class!" he echoed wearily.

"What do such creatures as Cora and Yankee Sullivan amount to!" she cried hotly. "I suppose you'll say they are in your class next! How can you consider them of sufficient importance to go dead against your best friends on their account?"

"It is because I am right and they are wrong."

She was a little carried beyond herself.

"Well, they all think the same way," she pointed out. "Aren't you a little—a little ——"

"Pig-headed," supplied Keith bitterly.

"—— to put your opinion against theirs?" she finished.

Keith did not reply.

This was Nan's last attempt. She did not bring up the subject again. But she withdrew proudly and completely from all participation in society. She refused herself to callers. Once the situation was thoroughly defined, she accepted it. If her husband decided to play the game in this way she, too, would follow, whether she approved or not. Nan was loyal and a thoroughbred. And she was either too proud or too indifferent to fight it out with the other women in the rough and tumble of social ambition.

XLVI

IN THIS voluntary seclusion Nan saw literally only two people. One of these was Mrs. Sherwood. The ex-gambler's wife called frequently, and for some reason Nan never refused to see her, although she never made her visitor particularly welcome. Often an almost overmastering impulse seized her to open her soul to this charming, sympathetic, tactful woman, but something always restrained her. Her heart was too sore. And since an inhibited impulse usually expresses itself by contraries, her attitude was of studied and aloof politeness. Mrs. Sherwood never seemed to notice this. She sat in the high-ceilinged parlor, with its strange fresco of painted fishnets, and chatted on in a cheerful monologue, detailing small, gossipy items of news. She always said good-by cordially, and went out with a wonderful assumption of ignorance that anything was wrong.

Her visits did Nan good, although never could the latter break through the icy wall of reserve. Nan's conscience often hurt her that she could answer this genuine friendship with so little cordiality. She wondered dully how Mrs. Sherwood could bring herself to be so good to so cross-grained a creature as herself. As a matter of fact, the women were marking time in their relations—Mrs. Sherwood consciously, Nan unconsciously—until better times.

The other regular caller was Ben Sansome. His attitude was in some sense detached. He was quietly, deeply sympathetic in his manner, never obtrusive, never even hinting in words at his knowledge of the state of affairs, but managing in some subtle manner to convey the impression that he alone fully understood. Nan found that, without her realization, almost in spite of herself, Sansome was managing to isolate her with himself on a little island of mutual understanding, apart from all the rest of the world.

Her life was now becoming circumscribed. Household, books, some small individual charities and long afternoon walks filled her days. At first Sansome had accompanied her on these tramps, but the unfailing, almost uncanny insight of the man told him that at such times her spirit really craved solitude, so he soon tactfully ceased all attempts to join her. Her usual walk was over the cliffs toward the bay, where from some of the elevations near Russian Hill she could look out to the Golden Gate or across to Tamalpais or the Contra Costa shores. The crawl of the distant blue water, the flash of wing or sail, the taste of salt rime, the cañon shadows of the hills, the flying murk, or the last majestic and magnificent blotting out of the world as the legions of sea fog overrolled it, all answered or soothed moods in her spirit. Sometimes she forgot herself and overstayed the daylight. At such times she scuttled home half-fearfully, for the great city, like a jungle beast, was most dangerous at night.

One evening, returning thus in haste, she was lured aside by the clang of bells and the glare of a fire. No child ever resisted that combination, and Nan was still a good deal of a child. Almost before she knew it she was wedged fast in a crowd. The pressure was suffocating, and to her alarm she found herself surrounded by a rough-looking set of men. They were probably harmless workingmen, but Nan did not know that. She became frightened and tried to escape, but her strength was not equal to it. On the verge of panic, she was fairly on the point of struggling when she felt an arm thrown round her shoulder. She looked up with a cry, to meet Ben Sansome's brown eyes.

"Don't be afraid, I'm here," he said soothingly.

In the revulsion Nan fairly thrilled under the touch of his manly protection. But there followed instantly an instinct of withdrawal from the embrace about her shoulder, which was in turn succeeded by a fierce scorn at being prudish. Sansome masterfully worked her out through the press. At the last tactful moment he withdrew his arm. She thanked him, still frightened.

"It was certainly lucky you happened to be here!"

"Lucky!" he laughed briefly. "I knew that sooner or later you'd need me."

He stopped at that; but allowed her questions to elicit the fact that every afternoon he had followed her at a discreet distance, scrupulously respecting her privacy, but ready for the need that sooner or later must surely arrive. Nan was touched.

"You have no right to endanger yourself this way!" he cried as though carried away. "It is not just to those who care for you!" And by the tone of his voice, the look of his eye, the slight emphasizing pressure of his hand he managed to convey to her, but in a manner to which she could not possibly object, the fact that his last phrase referred more to himself than to anyone else in the world.

It was about this period that John Sherwood, dressing for dinner, remarked to his wife:

"Patsy, the more I see of you the more I admire you. Do you remember that Firemen's Ball when you started in to break up that Keith-Morrell affair? He dropped her so far that I haven't heard her plunk yet! I don't know what made me think of it—it was a long time ago."

"Yes, that was all right," she replied thoughtfully; "but I'm not so pleased as I might be with the Keith situation."

Sherwood stopped tying his cravat and turned to face her.

"He's perfectly straight, I am sure," he said earnestly. "I don't believe he knows any other women but his wife exist I know that. But I wish he'd go a little easier with the men."

"Oh, I wasn't thinking of him. She's the culprit now."

"What!" cried Sherwood, astonished. "That little innocent baby!"

"That 'little innocent baby' is seeing altogether too much of Ben Sansome."

Sherwood uttered a snort of scorn.

"Ho! Ben Sansome!"

"Yes, Ben Sansome."

"Why, he's a notorious butterfly."

"Well, it looks now as though he intended to alight."

"Seriously?"

She nodded.

Sherwood slowly went on dressing.

"I like that little creature," he said at last. "She's the sort that strikes me as born to be treated well and to be happy. Some people are that way, you know; just as others are born painters or plumbers." She nodded in appreciation. "And if you give the word, Patsy, I'll go round and have a word with Keith, or spoil Sansome, whichever you say."

She laughed.

"You're a dear, Jack, but if you love me keep your hands off here."

"Are you bossing this job?" he asked gravely.

"I'm bossing this job," she repeated with equal gravity.

He said nothing more for a time, but his eyes twinkled.

XLVII

KEITH'S investigations proceeded until at last he felt justified in preferring before the Bar Association charges of irregular practice against James Ware, Bernard Black and, to his great regret,

"You Mean to Tell Me, Sah, That You Refuse the Satisfaction Due a Gentleman After Affronting Him?"

Calhoun Bennett. He conceived he had enough evidence to convict these men legally, but he as yet shrank from asking for an indictment against them, preferring at first to try for their discipline before their fellow lawyers. If the Bar Association failed, however, he had every intention of pressing the matter in the courts.

Almost immediately after the filing of the complaint he was waited on in his office by a man only slightly known to him, a Major Montgomery Miles. The Major's occupation in life was obscure. He was a red-faced, tightly buttoned, full-jowled, choleric Southerner, of the ultra-punctilious brand, always well dressed in quaint and rather old-fashioned garments, with charming manners, and the reminiscence of good looks lost in a florid and apoplectic habit. This person entered Keith's office, greeted him formally, declined a chair. Standing very erect before Keith's desk, his beaver hat poised on his left forearm, he said:

"I am requested, suh, to enquiah of yo' the name of a friend with whom I can confer."

"If that means a challenge, Major, I must first ask the name of your principal," returned Keith.

"I am actin' fo' Mr. Calhoun Bennett, suh," stated the Major.

"Tell Cal Bennett I will not fight him," said Keith quietly.

The Major was plainly flabbergasted, and for a moment puffed his red cheeks in and out rapidly.

"You mean to tell me, suh, that you refuse the satisfaction due a gentleman after affronting him?"

"I won't fight Cal Bennett," repeated Keith patiently.

The Major turned even redder and swelled so visibly that Keith, in spite of his sad realization of the gravity of the affair, caught himself guiltily in a boyish anticipation that some of the Major's strained buttons would pop.

"I shall so repo't to my principal, suh. But I may add, suh, that in my opinion, suh, you are conductin' yo'rself in a manner unbecomin' to a gentleman; and othuh gentlemen will say so, suh! They may go even farthah and stigmatize yo' conduct as cowardly, suh! And it might even be that I, suh, would agree with that expression, suh!"

The Major glowered. Keith smiled wearily. It did not seem to him at the moment that this would be so great a calamity.

"I am sorry to have forfeited your good opinion, Major," he contented himself with saying.

The Major marched straight back to the Monumental, where Bennett and a number of friends were awaiting the result of his mission. The Major's angry passions had been rising every foot of the way.

"He won't fight, suh!" he bellowed, slamming his cane across the table. "He won't fight! And I stigmatized him to his face as a white-livered hound!"

Calhoun Bennett sank back, pale and speechless. His companions deluged him with advice.

"Horsewhip the craven publicly!" "Warn him to go heeled, and then force the issue!" "Shoot him like the dog he is!"

But the Major's mighty bellow dominated everything.

"I claim the privilege!" he roared. "Egad, I demand the privilege! It is my right! I am insulted by such a rebuff! Now that I have acquitted myself of Cal's errand I will call him out myself. Ain't that right, Cal? I'll make the hound fight!"

The old Major looked redder and fiercer than ever. There could be no doubt that he would make anyone fight, once he started out to do so, and that he would carry the matter through. He was brave enough.

But little Jimmy Ware, who had been doing some thinking, here spoke up. It seemed to him a good chance to get a little reputation without any risk. Since James King of William had uncompromisingly refused to fight duels his example had been followed. A strong party of those having conscientious scruples against the practice had come into being. Keith's refusal to fight Bennett, to Ware's mind, indicated that he belonged to this class.

"Pardon me, Major," he broke in suavely, "but each in turn. I claim the right. Cal had first chance because he had personally warned the man of the consequences; but I am equally accused. You must admit my prior claim."

The Major came off the boil. Puffing his red cheeks in and out he considered.

"Yo're right, suh," he conceded reluctantly.

After considerable persuasion and some flattery as to his familiarity with the niceties of the code, the Major consented to bear Jimmy's defiance. He entered Keith's office again, stiffer than a ramrod. Keith smiled at him.

"There's no use, Major, I won't fight Cal Bennett," he greeted his visitor.

"I am the bearer of a challenge from Mistah James Ware," he announced.

"What!" yelled Keith, so suddenly and violently that Major Miles recoiled a step.

"From Mistah James Ware," he repeated.

Keith laughed savagely.

"Oh, I'll fight him," he growled, "gladly, any time he wants it."

The Major's face lit up.

At the Same Instant Casey Stepped Forward From Behind the Wagon

"If you'll name yo'r friend, suh," he suggested.

"Friend? Friend? What for? I'm capable of arranging this. I haven't time to hunt up a friend."

"It's customary," objected the Major.

"Look here," Keith swept on, "I'm the challenged party and I have the say-so, haven't I?"

"Yo' can name the weapons," conceded Major Montgomery Miles.

"All right; we'll call this revolvers, navy revolvers, biggest sort there are, whatever that is. And close up. None of your half-mile shooting."

"Ten yards," suggested Major Miles with unholy joy.

"And right away—this afternoon," went on Keith. "If that little runt wants trouble, egad, he's going to have all his little skin will hold."

But the Major would not have this. It was not done. He waived conducting his negotiations through a second, but that was as far as his conventional soul would go. He held out for three o'clock the following afternoon.

"And I wish to apologize, Mr. Keith," he said on parting, "fo' my ill-considered words of a short time ago. I misunderstood yo'r reasons fo' refusin' to fight Mr. Bennett."

He bowed his rotund, tightly buttoned little figure and departed to strike Jimmy Ware with complete consternation.

Duels in the fifties were almost an acknowledged public institution. Although technically illegal, no one was ever convicted of any of the consequences of such encounters. They were conducted quite openly. Indeed some of the more famous encounters were actively advertised by steamboat men, who carried excursions to the field. Keith's acceptance of Ware's challenge aroused the keenest interest Outside the prominence of the men involved, a vague feeling was abroad that in their persons were symbolized opposing forces in the city's growth.

As yet these forces had not segregated to that point where champions were demanded, or indeed would be recognized as such; but vague feelings of antagonism, of alignments, were abroad. Those who later would constitute the Law-and-Order class generally sympathized with Ware; those whom history was to know as the Vigilantes felt stirrings of partisanship for Keith. Therefore the following afternoon a small flotilla set sail for the Contra Costa shore, and a crowd of several hundred spectators disembarked at the chosen dueling ground.

Nan knew nothing of all this. Keith was now in such depths of low spirits that his wearied soul did not much care what became of him. He put his affairs in shape, shrugged his shoulders, and went to the encounter with absolute indifference.

The preliminaries were soon over. Keith found himself facing Jimmy Ware at the distance he had himself chosen. A double line of spectators stood at a respectful space on either side. Major Miles and an acquaintance of Keith's, who had volunteered to act for him, stood at hand. Keith had listened attentively to the instructions. The word was to be given—One, Two, Three, Fire! Between the first and last words the duelists must discharge the first shot from their weapons. After that they were to fire at will. One shot would have sufficed Jimmy Ware but Keith insisted on the full measure, without emotion, filled with a dead indifference to any possible danger and a savage contempt for the whole proceedings. He was totally unaccustomed to weapons. At the word of command he raised the revolver and fired, carelessly but coolly and without result. One after the other he discharged the six chambers of his weapon, aiming as well as he knew how. It did not occur to him that Ware was firing at him. After the sixth miss he threw the revolver away in cold disgust.

"This is a farce," said he, "and I'm not going to be fool enough to take part in it any longer."

Jimmy Ware, delighted at finding himself unharmed, and confident now that a bluff would go, started to say something lofty and disdainful. Keith whirled back on him.

"If you want satisfaction, as you call it, you'll get it and you'll get it plenty! I'm sick of being made a fool of. Just open your ugly head to me again and I'll knock it off your shoulders!"

His eye smoldered dangerously, and Jimmy Ware, very uncertain in his mind, took refuge in a haughty look. Keith glared at him a moment, then turned to the crowd.

"I give all of you fair warning," said he, "that I'm going to do my legal duty in all things; and I'm not going to fight duels. Anybody who interferes with me is going to get into trouble!"

An uproar ensued. All this was most irregular, unprecedented, a disgrace to a gentlemen's meeting. The Major

(Continued on Page 52)

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PHILADELPHIA, OCTOBER 2, 1915

The Ascetic Motive

THE notion that pleasure in itself is sinful and pain virtuous has held extensive away over the human mind. You meet with it again and again in discussions of the European war. Because the belligerent nations are suffering fearfully and the United States is at ease, there is a pious assumption that they are in a far higher state of grace—or rather, that our ability to move about free and secure in pursuit of three square meals a day constitutes a totally graceless state of mere piggish materialism.

Probably not a German, an Austrian, a Frenchman, a Russian, an Englishman or an Italian will be in any respect—spiritual, intellectual or material—better off at the end of the war than he was at the beginning, no matter how the war ends; but it is held that, having suffered a great deal to no purpose, they are on a higher plane.

A little reflection, however, will show that if suffering in itself is the means of grace we are at no disadvantage as compared with Europe. Anybody can step into his own back yard, dig himself a muddy trench and squat in it all day, occasionally heaving up a brickbat in such manner that in descending it is likely to impinge on his cranium. With even less pains, he can have all the privation, misery and danger he desires. The United States is infinitely far from bankrupt in those commodities.

When men's readiness to suffer is drafted on out of mere pointless bungling—which has been the state of Europe since August, 1914—we consider that about as low a human condition as could be found.

Dividing the Money

IT WOULD be easy to collect a considerable library of loose and more or less worthless statements concerning the distribution of material well-being in this country. A very able study of the subject is contained in a small volume by Prof. W. I. King, of Wisconsin, on Wealth and Income of the People of the United States.

About twenty years ago there was an examination of probate records in Massachusetts, running back to 1829. More recently there was a like examination in several Wisconsin counties for a single year. The conclusion from both investigations is that about two-thirds of all males above twenty-five years of age die leaving no probated estate, or one not exceeding five hundred dollars. Very likely this is a general condition.

It is not an admirable condition; yet it furnishes a very incomplete answer to the main question. Material well-being means income rather than wealth. Assure anybody but a miser a satisfactory income, and he would not care whether he possessed any wealth or not. In any country the people whose income is derived mainly from their invested wealth form a negligible minority. We may well hope that minority everywhere will grow smaller instead of larger.

For a typical instance of American material well-being you may take a man between twenty-five and forty who has a good salary or professional income and is carrying enough life insurance to provide decently for his widow and minor children. He leaves no probated estate and goes into the statistics as a pauper, yet in every essential respect is far from it. An important part of the six hundred million dollars or so that life-insurance concerns annually disburse goes to the dependents of men who left little wealth in any other form. With the freest, most equal opportunities, it would probably be an exceptional man who accumulated much property under forty.

That material well-being is badly distributed everybody knows from first-hand casual observation; but the volume mentioned shows how meager is the scientific information on the subject. With all the expensive sociological investigation that is going forward, an extensive inquiry under this head would be worth while.

Ring Around the Rosy

WE OBSERVED recently that the great problem about credit was not how to extend it, but how to restrict it. For example, one reason why England and France are willing to ship us a great quantity of gold—which they need and we do not—is that they know they will presently get it back again. Money is already superabundant here. National banks alone are in a position to increase loans by three billion dollars. An accretion of foreign gold would furnish the basis for still greater expansion of loans.

In the normal operation of human imperfections that would mean presently a great increase of borrowing under the temptation of low interest and a hope of greater or less speculative profits. People would be borrowing to buy stocks, land, buildings, machinery—goods of all sorts. That increased buying all round would advance prices. High prices here would make this a good market to sell in and a bad market to buy in; consequently our imports would increase and our exports decrease. The balance of trade would turn against us, and to settle the balance we should have to ship back the gold. This would restrict credit, bring liquidation and falling prices—a rather painful process usually.

More gold means greater possibility of abuse of credit. Having the opportunity, the question is whether we can be depended on to abstain from the abuse. In a large way it is a good deal like permitting a dipsomaniac to take the money out of your pocket. You know that, having the money, he will soon get drunk—when you can easily take it away from him.

The Man With a Crooked Brain

THIS particular one—as a little newspaper item relates—was sentenced to three years in the penitentiary for burglary a quarter of a century ago. Within a short time after his release he was convicted, before the same judge, for another burglary and given a ten-year sentence. He had been at liberty but a short time after serving the second sentence when he broke into a butcher's shop and stole two hams. For that, under the habitual criminal act, he was given a life sentence; but after serving nearly ten years he was pardoned.

We do not know how many thousand dollars he cost the state, first and last; but are quite certain that neither he nor the state got any good out of it. The presumption, on the record, is that he is not fit to be at large and will presently steal again and get another prison sentence.

City police courts and the circuit courts constantly have such cases to deal with. The mere fact that the same case comes back repeatedly is sufficient evidence that, whatever else should be done with unfortunates who have these crooks in their brains, locking them up under ordinary prison regimen is a useless way of dealing with them. Under surveillance in the open, with healthy work to do, they might very likely be made of some real use to themselves and to society.

If there is any possibility of usefulness in any man, a walled hive of convicts is the poorest place we can think of for bringing it out. The ordinary state prison is usually the most expensive public institution in the commonwealth.

New Taxes

ONE pleasant subject that is pretty sure to engage the attention of Congress this winter is additional taxation. The so-called war taxes of a year ago have not filled the hole left by decreased customs receipts. Imports are not increasing much and sugar is soon to go on the free list—suggesting a larger hole than ever. Washington advices—with just how much authority we are unable to say—represent President and Cabinet as being much impressed with the need for a larger army and navy.

That, if intelligently applied, means appropriations greater than ever before—not only this year but for a considerable time. By proper economy, expenditures in other directions might be materially reduced. Also, no doubt, whiskers might be grown on a pumpkin; and in the present state of politics the one result appears about as likely as the other.

If, as seems painfully probable, we are to have materially larger appropriations as a permanent condition, the first expedient should be to extend the income tax by cutting the present exemptions at least in half. Dividing them by three would be better still.

A personal knowledge of government finance thus acutely injected into the consciousness of several million citizens would be beneficial.

Government Ownership Illustrated

SOME years ago teachers in the Chicago public schools formed an association for their mutual benefit. In a sisterly spirit of democracy they attached this association to the labor-union federation of the city—by way, we suppose, of signifying that they, too, were wage earners and sympathetic to the difficulties of a general nature with which all wage earners are afflicted. Recently the Board of Education adopted a rule forbidding teachers to hold membership in any association affiliated with a labor union, threatening dismissal for such as do not resign, and requiring teachers in the future to sign a solemn pledge not to join such an association.

The right to organize as it sees fit is labor's most valuable possession; but the public schools, of course, are a government enterprise, ruled by political appointees, whose personal stake in the success or failure of the schools is of relatively slight and ephemeral nature. Not admiring labor unions, they feel free to decree that any flavor of unionism is inimical to the schools.

This, we expect, is about where labor would always be told to get off under government ownership.

Britannia Rules the Wave

RECENTLY rates for marine insurance on shipments in neutral vessels from the United States to Scandinavian ports—except Stockholm—were advanced to seven per cent; while to Stockholm the rate was fixed at ten per cent. These are the rates the shipper paid when he declared neutral ownership and neutral destination of the cargo. At the same time the rate of insurance on shipments in neutral vessels from the United States to Holland—neutral ownership and destination being declared—was one and a half per cent.

The reason for this extraordinary difference was that Dutch shipping interests had combined in the Netherlands Overseas Trust and given guaranties—satisfactory to Great Britain—that no goods shipped into Holland should find their way to Germany. The Overseas Trust gives licenses, under strict regulations, to Dutch importers, who must prove that the goods do not reach Germany. When the insurance rates were advanced Scandinavian countries had not made arrangements which assured to England's satisfaction that goods billed to their ports would not reach Germany. Hence, England was seizing the shipments; hence, the nearly prohibitive insurance rates.

Small neutral states are free to use the sea just in proportion as they meet Britannia's requirements. In wartime "freedom of the seas" is largely a figure of speech.

A Noisy Blank

UNDER the physical shock of war we take to thinking about it in various threadbare adjectives, as though it set the human stage with a new scene and foreshadowed important changes in human conditions; but when the thirtieth-century historian of the world gets down to August, 1914, a feeling of ineffable boredom will overcome him. He will say to himself dolefully:

"And now, after recording those really significant and forward-looking things that happened in Europe since 1870, I must break off and chronicle another of those stupid old wars that were always happening from the same causes in the same way to the same end. This is as annoying as having to stop an absorbing moving picture in order to put out a fire in the machine."

You may be sure the gods are yawning their celestial heads off over the spectacle the world has presented to them during the last year—a spectacle that had grown tedious on Olympus when Agamemnon sailed for Troy. They are saying to one another peevishly:

"Great Scott! Can't those blockheads think of anything new to do?"

Perhaps a Real Victory

IT IS quite possible that when war is over we shall find the only victory of permanent value to mankind was won by the United States.

Every noncombatant or neutral right that is bindingly acknowledged is so much enduring and universal gain. If we now make the sea somewhat freer for ourselves we shall probably make it freer for all people in all time. Probably the Lusitania affair will be a lasting precedent, protective to every neutral who travels in wartime hereafter. Whatever we win for freer neutral commerce will benefit every noncombatant nation in the future.

If the theory of a free sea can be pushed forward into practice half a dozen yards by the United States, that will be a not altogether contemptible service to humanity.

The War Will Not be Over for Fifty Years—By Roger W. Babson

A FORECAST OF THE AFTERMATH

I HAVE received many letters asking for an opinion as to when the war will be over. If we reckon results the war will not be over for fifty or a hundred years. The particular date when hostilities will cease is a matter of pure guesswork. If it is fought to a finish it may take from five to ten years. If fighting is called off by mutual consent hostilities may cease before Christmas; but the consequences of the war—in either event -will last longer than anyone who reads this article.

Europe will be in the same situation as Jones when his factory burns down without insurance. His first step is to raise the money to rebuild. The greater his hurry and the more extreme his need, the higher interest he is willing to pay and the higher the interest he must pay. Europe has already been partly destroyed and the destruction still continues. When the nations finally wear themselves out, and the work of rebuilding begins, there will be a dire demand for capital.

Hence, after the war, interest rates for mortgages and the like will be much higher than formerly. I mentioned this point of view to an Illinois manufacturer the other day, and he said:

"That is all very well; but why should I worry, so long as I can get accommodations at my own little bank here in the United States? I've nothing to do with Europe and the war."

The reason he should worry is because money rates are one of the most sympathetic things in the world. If Europe, in her coming hour of need of capital for reconstruction and repairs, bids high enough she can attract American funds just as any high-price market always gets the goods. We can hold money here only by meeting Europe's price. To-day, during the war, our bankers will lend money more cheaply at home than in London; but not so after the war is over. Then, in order to borrow money, you must pay as much as your competitor in Europe.

If Europe Goes Out Too Soon

THE real danger, however, may be that money rates will not be high enough. When you talk with people you will notice that they speak of the end of the war as though the mere cessation of hostilities would make Europe as good as new, and that after the war everything will be O.K. War, however, is like sickness: a man does not get well on any definite date, but recovers gradually. The nations must go through a period of convalescence, which in this case may take many years.

If they—or we, either—underestimate the cost and ravages of the war, and try to get out of bed and go to work too soon, there will be speculation instead of sound construction, and a relapse or crisis will follow. High money rates may not be a curse, but a blessing in disguise, because they will tend to prevent too rapid a rebound.

Many people foolishly feel that the chief penalty of war is the payment of indemnities. This is a great mistake. It is not at all certain that any indemnities will be exacted; but, if so, such demands will not affect Europe as a whole. Indemnities simply distribute the suffering, making it less in some quarters and more in others. Europe's real loss is not gold, but men, property—and time. This is the real retribution.

The question is often asked whether the war will bankrupt Europe. In reply I ask: "Can a nation go broke?" An individual goes broke; a business goes into bankruptcy; but a nation repudiates its obligations. It is all a matter of relative dignity, as it would be impossible to collect from any government if it should repudiate. Unless the war lasts longer than now seems probable, my Wall Street friends believe there will be no general repudiation of government bonds. This, however, is only a guess on their part. Certainly I want, "for mine," no English or other European bonds that are unsecured.

Of course those who hold bonds already issued are, I suppose, reasonably sure of getting their money eventually, though they may expect to be put to some trouble. The bond of a strong nation is like the note of a well-to-do man. Some calamity may embarrass him, so that he has to incur new obligations and give new notes to meet the interest due on the old. There will be a great deal of such funding and refunding before the war is over; but we should insist that the governments give security for any money we lend them. Otherwise their bonds may be as bad an investment as thousands of the worthless stocks and bonds marketed all over the world in times of peace. This leads me to warn investors especially against the speculation that may break out from now on and after the war is over. Such chances to lose money will fully equal the dangers of loss through buying government bonds.

An important question is: To what extent will the new bonds carry higher interest? Six per cent seems probable now. This would quite seriously affect the desirability of all older issues and would have an influence on bond markets throughout the world.

To a friend who has been more highly educated in other lines than in finance I once mentioned the enormous loss through worthless investments. He exclaimed in amazement: "Why does the government permit it?"

There is hope that the unhealthy speculation to which I have referred can be checked. Many believe the European governments will not permit it. Certainly after the war you are going to see every effort made to stimulate saving. And then may not the governments step in and say what the people shall do with their savings?

I recall an old tight-fisted character of whom it was said that he bribed his children to go without supper by giving them a penny apiece, and then next morning refused to give them breakfast until each paid him a cent. This is somewhat like the scheme the European governments will try with their people. They will compel the people to accumulate capital by every possible sacrifice, and then will demand that capital! They will stipulate that capital must be used in defraying the expenses of the war to the exclusion of everything else. This is on the assumption that they do not repudiate some of their indebtedness.

It is my opinion that patriotism will be fostered by still further paternalism. European investors will be pressed to sell their foreign securities and use the proceeds for buying the bonds of their own country. If necessary this pressure may be increased to the point of compulsion. In short, there will be a general grab for capital. The money-starved nations will try to tempt funds from this country by high interest; they will collect funds from their own people with a high hand.

Will Commodity Prices Soar?

BEGINNING with the end of the war, and thenceforth for the next fifty years at least, the governments of Europe will be out to make money. No doubt when the war ends—especially if it ends through exhaustion and revolution—there will develop in all the countries at war a fierce struggle between militarism and socialism, between those who wish to confiscate labor and those who wish to confiscate property. Salvation from the dangers of the future lies in holding fast to the ideas of liberalism and common sense, and to the traditions of those countries whose greatness has been founded on a basis of free speech, free criticism, personal liberty—not under a rule of bureaucracy, but of law.

At the beginning of this article I cited one Jones, who loses his factory by fire. Jones will first borrow money to replace the plant, and then he will sit up nights to work out new ways to make the plant pay more profits.

Everyone is interested in the probable price of commodities. The great majority of people do not buy stocks or bonds. There are even many manufacturers and merchants who do not buy stocks or bonds; but everybody, from the richest to the poorest, buys commodities—leather in the form of shoes, textiles in the form of clothing, and foodstuffs for their daily bread. Hence, every reader of this weekly should be very much interested in forecasting whether prices, as a whole, will be higher or lower after the war is over.

The prices of commodities primarily depend on two things:

1—The demand for the supply of the commodity—that is, whether Jones is more anxious to buy or sell.

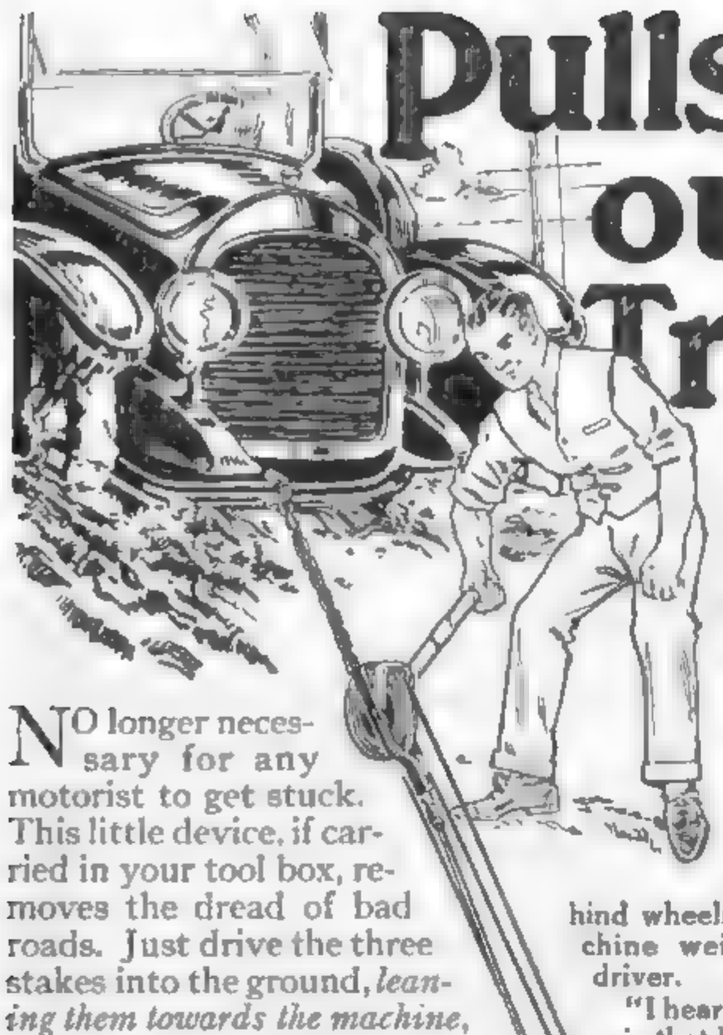
2—The value of money—that is, whether Jones is to pay with paper or gold.

One year we have a big apple crop. Not only are apples plenty, but they are big and juicy. Does the quality of the apples help their sale? Very little; the price of apples is not determined by their bigness or their juiciness. If there is a big crop the price goes down; if there is a small crop the price goes up. Another year the crop is small and perhaps the apples are small also; but do small apples mean low prices? No; the poorer the apples are, the higher the price may be. The price of apples and the price of everything else depend on supply and demand.

In discussing the prices of commodities after the war each commodity should be considered separately.

War Babies

Pulls You out of Trouble



NO longer necessary for any motorist to get stuck. This little device, if carried in your tool box, removes the dread of bad roads. Just drive the three stakes into the ground, *leaning them towards the machine*, fasten one chain to the stakes and the other to the machine, and turn the crank. No matter how badly mired you are, the stakes will hold and the machine will come out. It isn't necessary to tie to anything but the stakes.

Pull-U-Out

is a new kind of chain block, only a quarter the size and weight of the ordinary chain block, but with five times the pull. Makes heavy lifting a boy's job.

A Necessity for Tourists—Besides pulling a car out of mud or ditch, it will right overturned cars, and maybe save a life that would otherwise be lost. *Its 14 feet of chain makes the best possible tow line.*

Indispensable in Garages and Repair Shops—For quick, easy lifting on repair jobs, removing bodies, engines, etc., it has no equal. On the trouble car it will save time, labor, wear on tires, and do the job better.

"Last February I bought a Pull-U-Out and put it under the seat of my machine. It was so light I did not have much faith in it.

"Got stuck in the mud last Sunday, the first since I bought the outfit. Was two miles from nowhere, and by myself. I rigged up the outfit and was out in a short while.

"At first I forgot to let off my brakes, and was pulling the machine out with the hind wheels dragging, although my machine weighs 3190 pounds without driver.

"I heard that another party got stuck in that hole a few minutes after I left, and stayed there from about 5 P. M. until 9 P. M." N. J. BOSTICK,

July 14, 1915 Lawrenceville, Va.

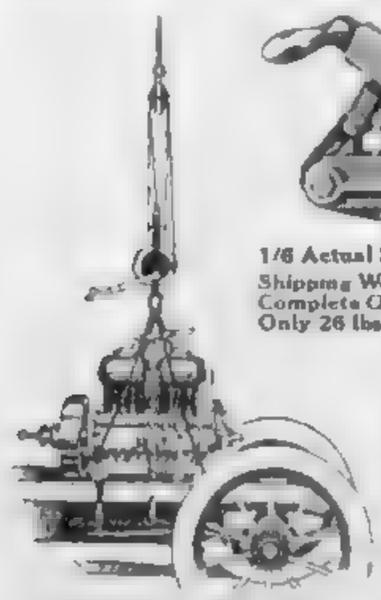
The things this inexpensive little device does are so unbelievable that we don't expect anyone to take our word for them. Until dealers generally have time to put it in stock, we will send a Pull-U-Out to any address on approval.

Guarantee

If it does not convince the most skeptical, we will receive it back, pay all express charges, and refund your money without question.

Write Us About It

Ask for Booklet



The Best Possible Hoist
Light, Portable, Powerful

1/6 Actual Size
Shipping Weight Complete Outfit Only 26 lbs.

Requires space of only 4 x 14 inches in your tool box

Stake 1/6 Actual Size

Better Than a Chain Block for Factories and Shops—Costs only a third to a quarter the cost of a chain block—is light and portable, and will pull horizontally as well as lift.

A Fine, Portable Hoist for Trucks—A light iron frame, anchored to a corner of the truck, makes Pull-U-Out the finest possible hoist for quick and cheap loading and unloading of heavy loads.

The Chains Used as Tow Line

A Wonder on the Farm—For tightening and setting wire fences, pulling stumps, hoisting, etc. Also a security to the farmer on his auto trips to town.

Pull-U-Out Sales Co. 3035 Market Street St. Louis, Mo.

To Dealers: Pull-U-Out is new, and certain to have an extensive sale. If you are interested in introducing a "best seller" in your city write us for our proposition to dealers.

This Happens on Good Roads

There surely will be a greater demand for some of the finished steel products and other construction materials. Consequently the prices of those will advance. On the other hand, the demand for zinc and certain other alloys, now used so extensively in connection with the manufacture of ammunition, will suddenly fall off. Therefore, the price of such metals should decline.

When discussing the supply of various other articles it is more difficult to reach a decision. Let us take laces, for instance, great quantities of which are imported to this country from Europe during normal times. One of my friends believes that the women in Europe have been making laces during the war as in times of peace, and that the homes of Switzerland, France and other countries are loaded up with laces to be dumped on the market as soon as the war is over. This would naturally mean a supply greater than the demand, and would consequently lower prices; in fact, these people might be in such dire need of money that they would let their products go for almost nothing.

Another friend believes that just the reverse will be the case.

Personally I feel that it is impossible to use generalities. If the war should stop at once I am convinced that the very first effect would be a stiffening of the prices of all materials used in construction work, and a decline in the prices of materials that have been used extensively during the war. Other things, such as laces, dyes, wines, and so on, may first stiffen in price under a sudden demand, and then ease off, later selling considerably lower as we enter the great depression that is bound to follow any inflated speculation.

The more gold there is, the higher prices will be. This fact must be most carefully considered in guessing what the prices of commodities will be after the war is over. Reports from Germany show that the rise in foodstuffs in one month, compared with a year before, was over fifty per cent. Most of this increase has been due to changes in supply and demand, but not all of it. For instance, owing to the issue of additional paper money by the German Government, the value of the German mark has depreciated about fifteen per cent, and prices have correspondingly increased fifteen per cent on that account. The same thing has taken place in France and Italy.

The Period of Reconstruction

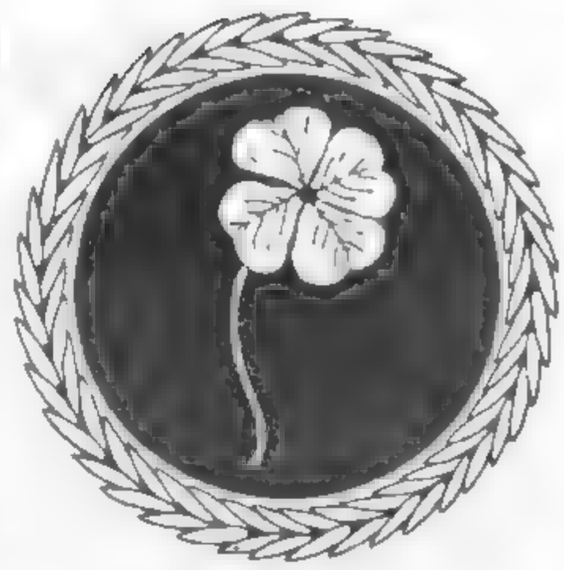
Even England is doing this to a limited extent. All these countries are putting out paper money somewhat as did the Southern Confederacy in the early sixties. Considering what has been done in this line during the first year of the war, think what will be done as the war continues. When it becomes impossible to sell any more government bonds the only thing left to do will be to issue paper money. This means that, before long, the governments, instead of paying in currency for the things they buy, will simply print up more money and pay with this new paper money. This increase in paper money will cheapen the money already out and consequently send prices up.

What will be the result of this after the war? Either the new paper money will be repudiated, or else prices will remain high in those countries until the gold reserves are gradually built up. This may take half a century.

If the European war stops soon enough there will perhaps be no repudiation of the paper money of the belligerents. I hope there will not be. I hope it will be left in circulation while the people of those countries economize and work to get back a gold reserve, which will cause the money to approach its former value. This, however, will take years.

Of course, when our buyers go to England and the Continent after the war, they will buy for gold, and prices for gold will be much lower than prices for paper; but the prices for gold will be even higher than before the war.

If this war continues long enough we shall have all the surplus gold and Europe will have none; but this will do us little good. Under such conditions the only way by which business could become normal again would be for us either to shut down our mills and buy European goods until conditions righted themselves, or else quit doing business altogether with the people of Europe until they saved enough to start again. In either case there would be little export business for our mills for many years to come.



Luck?

Finding a four-leaved clover never led to success in business.

And the increasing sales of Clothcraft Clothes for men and young men are due, not to luck, but to 69 years of scientific factory methods and high standards of quality.

Not chance but good judgment led us to put Clothcraft Clothes into our store and back the makers' guaranty with ours.

Don't trust to chance in spending your money, but come to the store and see for yourself how well the makers of Clothcraft have succeeded in putting beauty, style and substantial value into suits and overcoats at $10 to $25.

Ask to see the Clothcraft Blue Serge Specials, "4130" at $18.50 and "5130" at $15. Either is a remarkably good "buy."

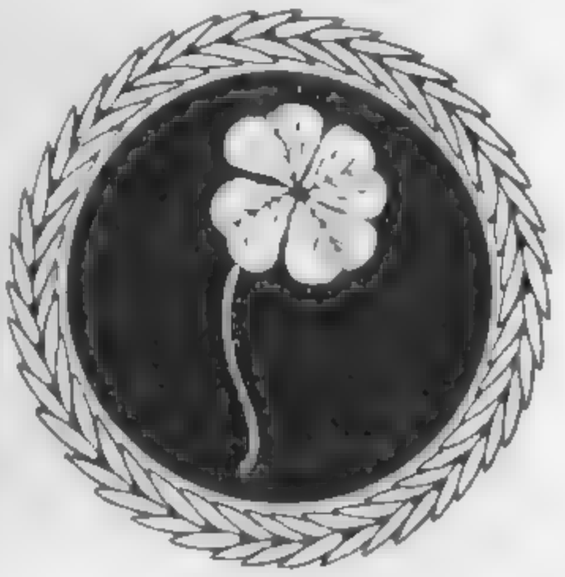
The Clothcraft Store

(IN YOUR TOWN)

CLOTHCRAFT ALL WOOL CLOTHES

$10 to $25 Ready to Wear

Made by The Joseph & Feiss Company, Cleveland



40 Million Miles a Day

This Is What Wins Men to Fortified Tires

Perhaps every day about two million Goodyear tires are run. And their daily mileage totals, probably, some forty million miles.

Thus to hundreds of thousands these tires reveal their super-quality. They show their strength and endurance, their saving of trouble. They meet with mishap and misuse like other tires, sometimes. But they combat tire troubles in efficient ways, and their users know it.

Note What They Have Done

Those two million tires are daily advocating Goodyears. So did millions of tires before them.

They have won more users than any other tire ever had. They have won more new users this year than ever before in our history. They have forced us to build plant after plant until our new capacity—ready soon—will be close to 20,000 tires per day.

Think of this when you next buy tires.

The special features which fortify these tires are hidden from your view. Tires without them may seem to you very much like Goodyears. And you think they render equal service, else you would not buy them.

But consider how fast men are turning to Goodyears—faster than ever before. The millions in use must be proving supremacy.

For Winter Tires

Get the Double-Thick All-Weather Tread

This tread is best for all seasons, but essential on winter tires. It is not a regular tread made rough, but an extra tread made of very tough rubber. So it gives you a double-thick tread.

The grips are deep and enduring. They are sharp and efficient. Yet they form a tread as flat and smooth as a plain tread, so they do not cause vibration.

Double thickness means more wear. It means a deep-cut, lasting anti-skid. It means great resistance to puncture. This matchless tread is winning more users than any other Goodyear feature.

Any Goodyear dealer will supply you. Every neighborhood has a Goodyear Service Station with your size in stock, and it will render full Goodyear service.

GOODYEAR
AKRON, OHIO

Fortified Tires

FORTIFIED AGAINST

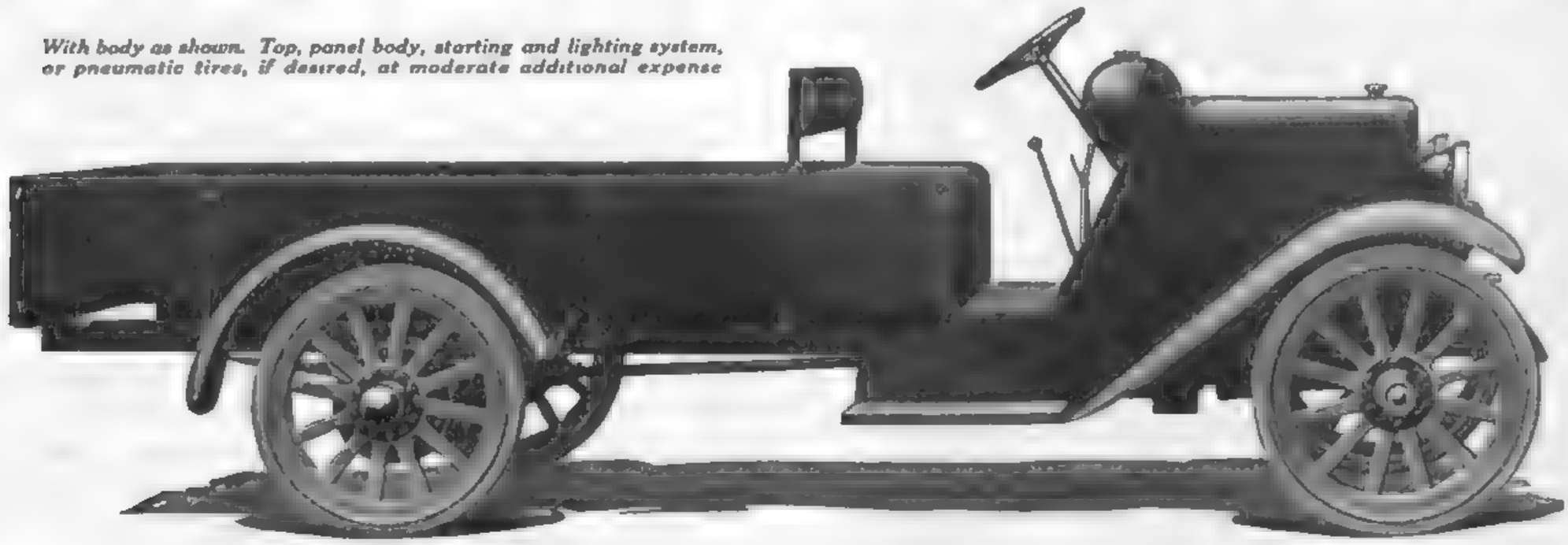
Rim-Cuts—by our No-Rim-Cut feature
Blowouts—by our "On-Air" cure
Loose Treads—by many rubber rivets
Insecurity—by 126 braided piano wires
Punctures and Skidding—by our double tread All-Weather tread

THE GOODYEAR TIRE & RUBBER CO.
AKRON, OHIO

Denby ¾-ton Truck $890

Noted truck engineers designed and built it especially for light-delivery work; and it embodies all the efficiency and economy features which have made the larger Denby models famous

With body as shown. Top, panel body, starting and lighting system, or pneumatic tires, if desired, at moderate additional expense



Make Your "Neighborhood Business" City-wide

This new light-delivery Denby will give you the increased delivery radius. And the Denby Business-Building and Sales Efficiency Service—perhaps the greatest step in co-operation ever taken by a manufacturer—will show you how to realize your increased business possibilities. A country-wide demonstration of approval has greeted our announcement of it

$3,000 in Rewards

This amount will be divided during the year among students in the Denby Business-Building and Sales Efficiency Service.

$1,000 will be awarded November 1, 1916, to the student who has shown the most aptitude, whether he has taken the entire course or only part of it at that time. $2,000 will be distributed in subsidiary awards during the course. Photographs of the victors will be published from time to time in our national advertising.

Only persons nominated by truck or delivery wagon owners are eligible. Students may enter at any time.

The judges, whose decisions shall be final, are:

GARVIN DENBY, President, Denby Motor Truck Company.
J. WALTER DRAKE, President, Hupp Motor Car Company.
CARL S. von POETTGEN, Advertising Counsel.

What the Service Embraces

This service adds at least one expert business-getter to the force of every owner of a truck or delivery wagon. It covers one year from the date of entry, and consists of thirty-six lessons, issued at the rate of three a month and divided into four quarterly periods. The best experts obtainable have been employed in its preparation.

Every owner of a truck or delivery wagon may nominate one person to take the course. Logically, the driver of the truck should be that person. He sees many customers who seldom come to your place of business; he is in close contact with others; and he is the only man regularly out in the field. But the owner's choice is not restricted.

Each Denby owner receives an individual merchandising service that is exceptionally comprehensive and efficient.

Denby Units for Heavier Duty

The larger Denby models—1-ton, 1½-ton and 2-tons—have achieved in little over a year a world-wide reputation for efficiency, economy and serviceability. The growth of the business has forced us to purchase the factory shown below, with five and six-tenths acres of ground space.

The Denby truck has popularized many distinctive features in truck construction. The internal-gear axle with Hotchkiss drive has won marked favor. Many engineers will tell you that it is undoubtedly the drive of the future.

The prices of the larger units (chassis only) are as follows:

Type B, 1-ton . . $1475
Type D, 1½-ton . $1685
Type E, 2-ton . . $1985

The wonderful success of the Denby truck has been largely due to the fact that the men who built it had the benefit of long experience—and were able to utilize this experience unhampered by old parts, old machinery or old ideas.

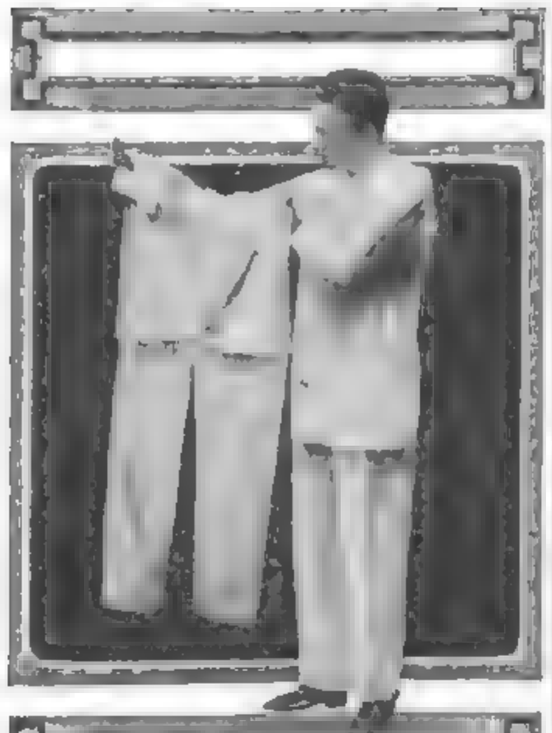
They were able to realize their ideal of a perfect truck in a way that would have been impossible had they been forced to consider established policies or traditions regarding type or design.

Their judgment has been vindicated by Denby service under the hardest operating conditions, over trail and pavement, everywhere.

1½-ton Denby in "Back-to-the-Farm" Service

For literature and details address

407 Holbrook Avenue
Detroit, Michigan



Pajunion

Successor to the Pajama!

Pajamas perfected! Your pajamas in one piece! More logical in night garments than union suits in underwear. Already used by thousands.

Dealers everywhere sell Pajunion—in weights and fabrics to meet all season's needs. The Pajunion wearer sleeps with perfect relaxation for he has

No Coat Crawling Up!
No Trousers Slipping Down!
No Binding Draw-String!

The Pajunion, smartly built, stylish and distinctive, is cut to scientifically correct fit on exactly "scaled" proportions. Plenty of room. Absolutely simple in construction. No complicated devices.

All patterns and weights. Mercerized, Pongee, Plissé, Crêpe, Madras, Pajama Check, Silk, Eden Cloth and Brighton-processed Flannelette.

Careful tailoring, enduring button-holes, stoutly anchored buttons and felled seams are among the details that make the Pajunion so satisfactory.

Prices from $1.50 to $5.00.

Pajunion is one design of our 517 styles of

BRIGHTON CARLSBAD SLEEPINGWEAR

In All Weights
For Men, Women and Children

"The Nightie Book" is yours for the asking. Shows most advanced ideas and newest styles in nightwear for men, women and children for all seasons. Explains how to order in approval without making a payment in case dealer near you has what you want in stock.

H. B. GLOVER CO.
Dept. 39, Dubuque, Iowa

DEALERS:—Write for our 1915 Authoritative Style Book of Brighton Carlsbad Sleepingwear. Fully illustrated and contains Wholesale Prices.

Men's Night Shirts
Made in every conceivable style. Cut long and full for real comfort. Garment stays down because made without usual flaring side openings. Reg. sizes 15, 16, 17, 18. Extra sizes up to 19 and 20.
$1.00 to $2.00

Men's Union Sleepers
In one piece. All weights. Some fleece and warm. Some with hoods. Pajunion, Pongee, Plissé Crepe, Flannelette, Madras, Percale, Nainsook, Outing Flannelette, Cambric and Jersey Cloth.
$1.00 to $5.00

MATT PEASLEY, SEA LAWYER

(Continued from Page 9)

of the Tillicum of whom he could get track. He had all the receipts in hand by the last mail delivery the next day, and at eight o'clock that night the Tillicum, having cleared the customs the same afternoon, departed for Panama. Two days later Matt again called on Mace & Company for the money due him and, after much argument, succeeded in getting it. He hastened at once to the bank on which it was drawn and asked the paying teller to certify it. This the latter declined to do—neither would he cash the check; so Matt took it back to Rossiter.

"Rossiter," he said, "the bank will not honor your check."

Rossiter looked desperate.

"Confound you!" he growled. "I stalled you until five minutes before the bank closed, thinking you would deposit it in your own bank to-morrow morning and I'd have a deposit to cover it by that time. It will be all right first thing in the morning, Peasley."

"It had better be!" Matt told him bluntly. "Your charter provides for cancellation in the event that payments are not made as stipulated, and I'm not in a position to carry you or to take any chances on you—and I'm not going to."

"I can't blame you a bit," Rossiter answered regretfully. "I tell you, with the money market as tight as it is, we're beating the devil round the stump these days. Confound it, Peasley, a man has to do some scheming and stalling when everybody is crowding him for money, doesn't he?"

The check was not paid when Matt presented it the next morning. As he came out of the bank a newsboy, crying his daily sensation, accosted him with the first afternoon edition, and Matt's glance caught a smear of red ink seven columns wide across the front page:

SHIPPING MAN A SUICIDE!

It was Mace!

For about a minute Matt Peasley stood on the corner, doing some of the fastest thinking he had ever done. Mace had taken a short cut out of his financial worries, and Matt realized that the tragedy would undoubtedly bring an avalanche of creditors down on the unhappy Rossiter and ruin the firm. At any rate, the concern would doubtless go into the hands of a receiver, and Matt Peasley might or might not hope for his in the sweet by and by, according to the amount of salvage reported. The Tillicum was seventy-six hours at sea!

"Matthew," Matt Peasley murmured to himself, 'theirs not to reason why, theirs but to do and die'—and all in one thundering big hurry!"

Cappy Ricks was having his siesta, with his feet on top of his desk, when Matt Peasley came bounding in, seized him by the shoulder and shook him wide-awake.

"Well, young man," Cappy snapped querulously, "what's all the excitement about?"

"Mace has committed suicide, and I know the firm is in financial difficulties. I'll not be able to collect now—I'll have to wait with the rest of the creditors; and meantime the Tillicum, fully loaded, is somewhere down off the Mexican coast. Good gracious, Mr. Ricks, there's the very devil to pay!"

"We will, if you please, not include outsiders in this argument for the present, Matt," Cappy retorted dryly. "The unfortunate devil does not pay! You do, Matt. I should worry!"

"But you can help me save something from the wreck!" Matt pleaded desperately. "It's going to clean me of my last dollar to make good with you on my charter, even if Mace & Company do not make good with me on theirs; and ——"

Cappy Ricks held up his hand.

"My dear boy," he said with maddening calm, "listen to me! I had a hunch this would happen. As a matter of fact, I declined to charter to Mace & Company direct ten days before you came prancing in with your head all swelled up with a brand-new idea for making a lot of easy money in a hurry. Me charter to them—me!" In his superb scorn Cappy waxed ungrammatical. "I should kiss a pig! Why, if sawmills were selling for six bits each I wouldn't trust that concern with a hatful of sawdust—not that they weren't honest and capable, but they haven't got any money to speak of any more!"

"But—but —— Why, dad burn it, sir, you said it was perfectly agreeable to you to have me charter the Tillicum to them!" Matt roared, angry, hurt and amazed.

"Why should I worry what you do? I have all I can do to attend to my own business. Why should I tell you yours?"

"But——"

"No ifs or buts, Matt. I played safe; but you're caught away off third base and now you're out! You've got to settle with me for every day you have that vessel under charter until you deliver her back here in San Francisco Bay and formally surrender her to me. You've got to pay me—and what's more, I'm going to see to it that you do! Business is business, my boy."

"Well, I'll pay you all the cash I can and give you my note for the remainder."

"Your note!" Cappy jeered. "Your note! What do I want with your note? Is it hockable at any bank? Huh! Answer me that."

"You needn't insult me!" Matt roared wrathfully.

"Bah!" Cappy sneered. "You think you're mighty smart, don't you, Matt? Do you remember what I told you when you declined to go to work for me and insisted on going into business for yourself? I told you you'd go bust—and you're going right now. All you'll have left in thirty days will be the clothes you stand in and the corporation seal of the Pacific Shipping Company. Ho-ho! Isn't that funny? The idea of a man's paying thirty thousand dollars for a dinky old corporation seal worth two and a half!" And Cappy threw back his head and cackled joyously.

Matt Peasley's face went white with suppressed fury.

"Yes," he said quietly. "I seem to remember some such prophecy; also, some conversation to the effect that I'd be a better business man if I purchased my business experience with my own money. You said there were wolves along California Street that would take my roll away from me so fast it'd surprise me. I must confess, however, that I had no idea you would lead the pack! However, I didn't come here to argue, Mr. Ricks ——"

"What did you come for? Sympathy?" Cappy queried. "Because, if you did, you've come to the wrong shop, my boy. Business is business, Matt; I never mix sentiment with it and I advise you never to do it either. Pay your way and take your beating like a sport—that's my policy, Matt."

"Do you want to save the Blue Star Navigation Company some money?" Matt managed to articulate.

"Certainly! Now you're talking business; so I'll listen."

"As charterer of your steamer Tillicum I find that Captain Grant, the master you installed there, is offensive to me. I object to the way he parts his hair and knots his necktie, and I want a new skipper on the ship."

Cappy Ricks slid out to the edge of his swivel chair, placed a hand on each knee and eyed Matt suspiciously over the rims of his spectacles. After a long silence he shook his head negatively.

"Then I'll sue you!" Matt replied. "There's a clause in the charter party. You've got to do it."

Cappy's mouth flew open.

"Oh, by Judas Priest, that's right," he said, and laughed. "So you're providing a job for yourself after the smoke clears away, eh?" he quizzed. "Well, you can skipper the Tillicum while you keep up the payments of the charter money, Matt; but I give you my word that the day you slip up on a payment, out you go and back Captain Grant goes into the ship. Meantime, however, I think I see now why you inserted that clause. In the event of just such a contingency as the present you wanted the privilege of jumping in and taking command yourself."

Matt nodded.

"Captain Grant is a good man, but old. He can't drive a crew like I can, Mr. Ricks—and, with me on the job, that steamer will be discharged and back in San Francisco Bay from three to five days sooner than she would ordinarily. It means six hundred dollars a day to me, sir, and every day saved is worth that much cash in hand to

Ever-Ready

Ever Ready Safety Razor $1

The utmost in value—the foremost in safety razors.

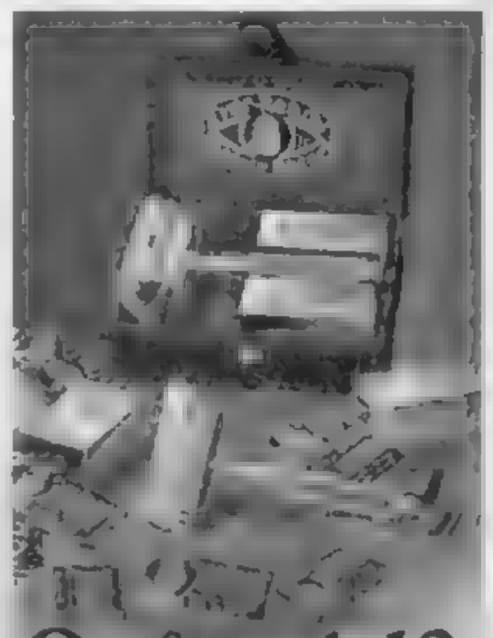
$1.00 for the Ever-Ready with twelve 'Radio' blades, is the biggest shaving value of today.

Extra Ever-Ready 'Radio' Blades 6 for 30c and 12 for 50c.

Your dollar back instantly if a trial does not convince.

Sold everywhere—Druggists—Hardware Stores and Jewelry Stores.

American Safety Razor Co., Inc.
BROOKLYN, NEW YORK



Outfit with 12 *Radio Blades*

Johns Manville Speedometer

The final perfection of the centrifugal principle. Accurate at all speeds from the lowest to the highest. Many added refinements of detail. Ford Model $12.

Carter Carburetor

The Multiple Jet Carburetor. It assures a perfect low throttle, [illegible] and more power from less fuel.

J-M Non Burn Brake Lining

The lining that makes the brake dependable. Never-failing gripping power. More economical because it lasts longer. In cartons containing cut sizes ready-to-apply for all popular cars.

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Approved by cities and towns having strict ordinances against the use of glaring headlights. Does not decrease illumination. Beautifies the car's appearance. Per pair $3.25

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Carter Automatic Gravity Gasoline Tank

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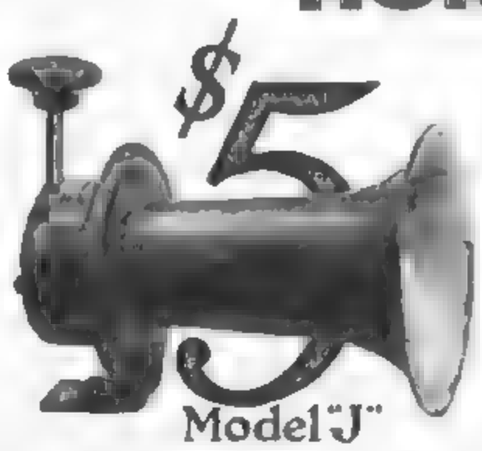
Write for Booklets

LONG HORN
INVENTED BY C. F. LONG



Model "J"

Sturdy of Build Vigorous of Voice

A poor car signal invites accidents. A good one prevents them. Equip your car with the Model "J" Long Horn and be *insured* against accidents.

The Model "J" Long Horn *warns*—and its warning carries conviction. Its deep, powerful tone is made *permanent* by superior construction. Every part, from the machine-cut, hardened steel gears to the ball bearing vibrator, *is made to last indefinitely*.

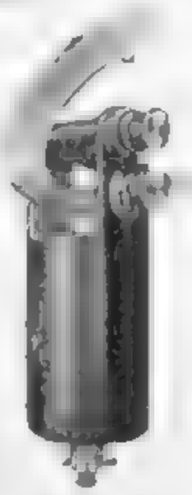
Go to the J-M dealer and see this horn. Other horns cost less, but none gives such positive assurance of absolute reliability. Booklet on request.

Canadian Price $6.50

JOHNS-MANVILLE SERVICE
COVERS THE CONTINENT

One Firm
One Service
One Guarantee
Back of Every J-M Automobile Accessory

Makes Every Road 100% Smooth



Why slow down and brace yourself for the shock every time you spot a car track or cross walk? Why not enjoy gloriously smooth riding all the time with the

JOHNS-MANVILLE SHOCK ABSORBER $15 *Per Pair*

A cushion between you and every bump, a shock absorber that efficiently rids rough roads of all their terror—a real tire-saver because it keeps the wheels of the car on the ground.

Scientific in principle, simple in construction. No complicated parts to require frequent adjustment.

Made for springs up to 2¼ inches wide. Easily attached and absolutely guaranteed. See your dealer. Write for booklet.

Canadian Price $18

H.W. JOHNS-MANVILLE CO.
294 Madison Avenue, New York
47 Branches Service Stations in All Large Cities

you, since you profess to think so lightly of my promissory note."

"Enough!" Cappy commanded. "I'll admit that the thought does you credit. It was a mighty bright idea, Matt, and showed fine forethought. Now, then, what are you going to do to save your roll?"

"The City of Pará leaves for Panama tomorrow. Give me a letter to Captain Grant, commanding him to turn his ship over to me on presentation of this letter. I will furnish him the funds to pay his transportation back to San Francisco."

"Fair enough," said Cappy; and, calling in a stenographer, he dictated the desired letter.

Ten minutes later Matt Peasley had left the office without the formality of saying good-by to Cappy Ricks, and was in a taxicab en route to his lodgings to pack his steamer trunk and hand baggage. Cappy Ricks chuckled as Matt went angrily out.

"Ah—that first time a man goes broke!" he soliloquized. "What a blow to one's pride! What a shock to the nervous system!" He sighed. "Poor old Matt! Nobody knows better than Cappy Ricks how you feel, because he's been there twice and it blamed near broke his heart each time it happened."

He shook his head with an air of satisfaction, for things were going well with him. He had made a prophecy and it was in a fair way of being fulfilled—nay, its fulfilment was inevitable; whereat Cappy, after the habit of the aged in their conflict with Youth, felt very much like shaking hands with himself. Indeed, so pleased was he that presently he called in Mr. Skinner and related the story in meticulous detail to the general manager.

Mr. Skinner was delighted. More—he was overcome. He sat down and permitted himself the most soul-satisfying laugh he had had in years.

V

MR. SKINNER thrust his head into Cappy Ricks' office and said:

"I've just had a telephone message from the Merchants' Exchange. The Tillicum is passing in."

"Then," said Cappy Ricks, "in about two hours at the latest we may expect a mournful visit from Captain Matt Peasley."

"If you don't mind, Mr. Ricks," said Skinner with a smirk, "I should dearly love to be present at the interview."

Cappy smiled brightly.

"By all means, Skinner, my dear boy; by all means, since you wish it. It just about breaks my heart to think of the cargo of grief I'm going to slip that boy; but I have resolved to be firm, Skinner. He owes us eighteen thousand dollars and he must go through with his contract to the very letter, and pay the Blue Star Navigation Company every last cent due it. He will, doubtless, suggest some sort of settlement—ten cents on the dollar——"

"Don't agree to it," Mr. Skinner pleaded. "He has more than a thousand dollars a month going to his credit on our books from the Unicorn charter, and if that vessel stays afloat a year longer we'll be in the clear. Be very firm with him, Mr. Ricks. As you say, it is all for his own benefit and the experience will do him good."

"I love the boy," said Cappy; "but in the present case, Skinner, I haven't any heart. A chunk of anthracite coal is softer than that particular organ this morning. Be sure to show Matt in the minute he comes up from the dock."

Mr. Skinner needed no urging when, less than two hours later, Captain Matt Peasley arrived. Mr. Skinner greeted him courteously and followed him into Cappy's office.

"Well, well, well!" Cappy began unctuously. "How do you do, Matt, my dear boy? Glad to see you; in fact, we're extra glad to see you," he added significantly and winked at Mr. Skinner, who caught the hint and murmured loud enough for Matt Peasley to hear:

"Eighteen thousand dollars to-morrow!"

Cappy extended a hand, which Matt grasped heartily.

"You're looking fit as a fiddle," Cappy continued. "Doesn't look a bit worried—does he, Skinner?"

"I must admit he appears to carry it off very well, Mr. Ricks. We had thought, captain," Skinner continued, turning to Matt Peasley, "that, when Mr. Ricks agreed to permit you to assume command of the Tillicum when she reached Panama, we might have been treated to an exhibition of speed; but the fact of the matter is that instead of economizing on time you are about ten days in excess of the period it would have taken for Captain Grant to have discharged his cargo and gotten back to San Francisco." He winked at Cappy Ricks, who returned the wink.

"You mean in ballast," Matt suggested. Skinner nodded. "Oh, well, that accounts for it," Matt continued serenely. "I came home with a cargo of steel rails."

Cappy Ricks slid out to the extreme edge of his swivel chair; and, with a hand on each knee, he gazed at Matt Peasley over the rims of his spectacles. Mr. Skinner started violently.

"You came home with a cargo of steel rails!" Cappy demanded incredulously.

"Certainly! Do you suppose I would go to the expense of hiring somebody else to skipper the Tillicum while I was there with my license? Not by a jugful! I was saving every dollar I could. I had to."

"Er—er —— Where is Captain Grant?" Skinner demanded.

"Captain Grant is free, white and twenty-one. He goes where he pleases without consulting me, Mr. Skinner. He means nothing in my life—so why should I know where he is?"

"You infernal scoundrel!" shrilled Cappy Ricks. "You whaled hell out of him and threw him out on the dock at Panama—that's what you did to him! You took the Tillicum away from him by force."

"Captain Grant is a fine, elderly gentleman, sir," Matt interrupted. "I would not use force on him. He left the ship of his own free will at San Diego, California."

"At San Diego!" Cappy and Skinner cried in unison.

"At San Diego."

"But you said you were going to Panama on the City of Pará, the regular passenger liner," Cappy challenged.

"Well, I wasn't committed to that course, sir. After leaving your office I changed my mind. I figured the Tillicum was somewhere off the coast of Lower California; so I wirelessed Captain Grant, explained to him that the ship was back on my hands by reason of the failure of Mace & Company, and ordered him to put into San Diego for further orders. He proceeded there; I proceeded there; we met; I presented your letter relieving him of his command. Simple enough, isn't it?"

"But what became of him?"

"How should I know, sir? I've been as busy as a bird dog down in Panama. Please let me get on with my story. I had just cleared Point Loma and was about to surrender the bridge to my first mate when an interesting little message came trickling out of the ether—and my wireless boy picked it up, because it was addressed to 'Captain Grant, Master S. S. Tillicum.'"

Cappy Ricks quivered and licked his lower lip, but said nothing.

"That message," Matt continued, "was brought to me by the operator, who really didn't know what to do with it. Captain Grant had left the ship and Sparks didn't know what hotel in San Diego the late master of the Tillicum would put up at for the night; so I read the message to see whether it was important, for I felt that it had to do with the ship's business and that I was justified in reading it."

Again Cappy Ricks squirmed. Mr. Skinner commenced to gnaw his thumb nail.

"That message broke me all up," Matt continued sadly. "It destroyed completely my faith in human nature and demonstrated beyond a doubt that there is no such thing in this world as fair play in business. It's like a water-front fight. You just get your man down and everything goes—kicking, biting, gouging, knee-work!" Matt sighed dolorously and drew from his vest pocket a scrap of paper. "Just listen to this for a message!" he continued. "Just imagine how nice you'd feel, Mr. Ricks, if you were skippering a boat and picked up a message like this at sea:

"'*Grant, Master Steamer Tillicum:* Gave Captain Matt Peasley a letter to you yesterday ordering you to turn over command of Tillicum to him on presentation or demand. This on his request and on his insistence, as per clause in charter party, copy of which you have. Peasley leaves today for Panama on City of Pará. This will be your authority for declining to surrender the ship to him when he comes aboard there. Stand pat! Letter with complete instructions for your guidance follows on City of Pará. RICKS.'"

Cappy Ricks commenced tapping one foot nervously against the other, Mr. Skinner coughed perfunctorily, while Matt withered each with a rather sorrowful glance.

"Of course you can imagine the shock this gave me. I give you my word that for as much as five seconds I didn't know what to do; but after that I got real busy. I swung the ship and came ramping back to San Diego harbor, slipped ashore in the small boat and found Captain Grant at the railroad station buying a ticket for San Francisco. I had to wait and watch the ticket office for an hour before he showed up, and when he did I made him a proposition. I told him that if he would agree to keep away from the office of the Blue Star Navigation Company you might think he was peeved at being relieved of his command so peremptorily, and hence would not attach any importance to his failure to report at the office.

"In consideration of this I gave him my word of honor that he would be restored to his command as soon as I could bring the Tillicum back from Panama, and meantime his salary would continue just the same—in proof of which I gave him a check for two months' pay in advance. He said he thought it all a very queer proceeding; but, since he was no longer in command of the Tillicum, it wasn't up to him to ask questions, and he agreed to my proposition. However, he said he thought he ought to wire the company acknowledging receipt of their instructions with reference to surrendering his command—and I agreed with him that he should. 'But,' I said, 'why bother sending such a message, collect, ashore, when we pay a flat monthly rate to the wireless company for the plant and operator aboard the ship, no matter how many messages we send? Give me your message to Mr. Ricks and when I get back aboard the Tillicum I'll wireless it to him for you, and it won't cost the ship a cent extra.'

"Well, you know your own captains, Mr. Ricks. They'll save their ships a dollar wherever they can; and simple, honest Old Man Grant agreed to my suggestion. Before he had an opportunity to consider I stepped to the telegraph office and wrote this message for him:

"'BLUE STAR NAVIGATION COMPANY,
"'268 California Street, San Francisco:

"'Instructions with reference to change of masters received. Would feel badly if I thought any act of mine necessitated change; but since my conscience is clear I shall not worry. I always have and always shall do my duty to my owners without thought of my personal interests, and you may rely fully on that in the present emergency.'

"Well, sir, that sounded so infernally grandiloquent to Old Man Grant that his hand actually trembled with emotion as he signed it—at my suggestion. You know I'd hate to be tried for forgery. Then I shook hands with him and started for Panama once more—only this time I kept right on going; and I didn't spare the fuel oil either. Why should I? It wasn't costing me anything."

Both Cappy and Mr. Skinner winced, as from a blow. Matt waited for them to say something, but they didn't; so after a respectful interval he resumed:

"Off the Coronado Islands I sent you Captain Grant's diplomatic message. I was very glad to send it to you, Mr. Ricks, because I knew its receipt would make you very happy, and I like to scatter happiness wherever I can. The Scriptures say we should return good for evil."

Cappy Ricks bounded to his feet and shook a skinny fist under Matt Peasley's nose.

"You're a damned scoundrel!" he piped, beside himself with rage. "Be careful how you talk to me, young man, or I'll lose my temper; and if I ever do——"

"That would be terrible, wouldn't it?" Matt laughed. "I suppose you'd just haul off and biff me one, and I'd think it was autumn with the leaves falling!"

Cappy choked, turned purple, sat down again, and glanced covertly at Mr. Skinner, who returned the glance with one that seemed to shout aloud: "Mr. Ricks, I smell a rat as big as a Shetland pony. Something has slipped and we're covered with blood. Incredible as it may seem, this rowdy Peasley has outthought us!"

"Did you get the letter we sent Captain Grant at Panama?" Skinner managed to articulate presently.

Matt nodded affirmatively.

"Opened it, I suppose!" Cappy accused him.

Matt nodded negatively, produced the letter from his pocket, and handed it to Cappy.

"Where I was raised," he said gently, "they taught boys that it was wrong to read other people's private correspondence. You will note that the seal is unbroken."

"Thank God for that!" Cappy Ricks murmured, sotto voce, and tore the letter into tiny bits. "Now, then," he said, "we'll hear the rest of your story, my fine fellow."

"When did a doctor look you over last?" Matt queried. "I'm afraid you'll die of heart disease before I finish the story."

"I'm sound in wind and limb," Cappy declared. "I'm not so young as I used to be; but, by Jupiter, there isn't any young pup on the street who can tell me where to head in! What next?"

"Of course, Mr. Ricks, very shortly after I had rechartered the Tillicum to Mace & Company I began to suspect they were shy of sufficient capital to run their big business comfortably. I found it very hard to collect; so, fully a month before they went up the spout, I commenced to figure on what would happen to me if they did. Consequently I wasn't caught napping. On the day Mace committed suicide the company gave me a check that was repudiated at the bank. I protested it and immediately served formal written notice on Mace & Company that their failure to meet the terms of our charter party necessitated immediate cancellation; and accordingly I was canceling it."

"Did you send that notice by registered mail?" Mr. Skinner demanded.

"You bet!—with a return registry receipt requested."

Cappy nodded at Skinner approvingly, as though to say: "Smart of him, eh?" Matt continued:

"After sending my wireless to Captain Grant aboard the Tillicum I sent a cablegram to the Panama Railroad people informing them that, owing to certain circumstances over which I had no control, the steamer Tillicum, fully loaded and en route to Panama to discharge cargo, had been turned back on my hands by the charterers. I informed them I had diverted the steamer to San Diego for orders, and in the interim, unless the Panama Railroad guaranteed me by cable immediately sixty per cent of the through-freight rate for the Tillicum, and a return cargo to San Francisco, I would decline to send the Tillicum to Panama, but would, on the contrary, divert her to Tehuantepec and transship her cargo over the American-Hawaiian road there. I figured ——"

"You infernal scoundrel!" Cappy Ricks murmured. "You—slippery—devil!"

"Of course," Matt went on calmly, "I had no means of knowing what freight rate Mace & Company received; but I figured that they ought to get about forty per cent, the Panama Railroad about twenty per cent, and the steamer on the Atlantic side the remaining forty. So I decided to play safe and ask for sixty per cent of the through rate, figuring that the Panama Railroad would give it to me rather than have the Tillicum's cargo diverted over their competitor's road at Tehuantepec. In the first place they were depending on business from Mace & Company's ships; and, with Mace & Company gone broke and a new company liable to take over their line, it would be a bad precedent to establish to permit one cargo to go to the competitor. Future cargoes might follow it!

"Then, too, the schedule of the ships on the Atlantic side of the Canal doubtless had been made up already, with a view to handling this cargo ex-Tillicum, and to lose the cargo would throw that schedule out of joint; in fact, from whatever angle I viewed the situation, I could see that the railroad company would prefer to give up its twenty per cent rather than decline my terms. They might think their competitor had already made me an offer! Of course it was all a mighty bluff on my part, but bluffs are not always called, particularly when they're made good and strong; and, believe me, my bluff was anything but weak in the knees. I told the Panama people to wire their reply to me at San Diego, and when I got to that city, twenty-four hours later, their answer was awaiting me."

"They called your bluff?" Mr. Skinner challenged.

"Pooh-pooh for you!" Matt laughed. "God is good and the devil not half bad. I got the guaranties I asked for, old dear! Don't you ever think I'd have been crazy enough to go to Panama without them."

Cappy jerked forward in his chair again and cupped a hand over an ear.

"Matt," he said sternly, "you have defaulted in your payments to the Blue Star

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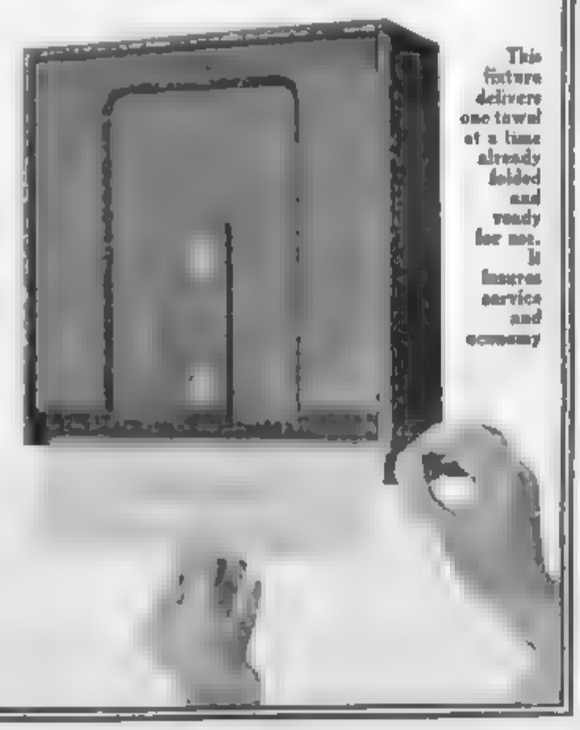

This fixture delivers one towel at a time already folded and ready for use. It insures service and economy

Navigation Company to the tune of eighteen thousand dollars, and I'd like to hear what you have to say about that."

"Well, I couldn't help it," Matt replied. "I was shy ten thousand dollars when Mace & Company defaulted on me and I was at sea when the other payment fell due. However, you had your recourse. You could have canceled the charter on me. That was a chance I had to take.

"Why didn't you grab the ship away from me? If you had done that you would be in the clear to-day instead of up to your neck in grief."

"We'll grab her away from you to-day—never fear!" Cappy promised him. "I guess we'll get ours from the freight due on that cargo of steel rails you came home with."

"You have another guess coming, Mr. Ricks. You'll not do any grabbing to-day, for the reason that somebody else has already grabbed her."

"Who?" chorused Cappy and Skinner.

"The United States Marshal. Half an hour ago I libeled the Tillicum for my wages as master ——"

"But you're her charterer, damn you!"

"Also her master. You appointed me, Mr. Ricks, and I have the document to prove it. Hence, you owe me some money as master."

"Strike me pink if I'll pay it!" Cappy shrilled.

"I do not care whether you do or not. It will keep you from canceling my charter, for when you failed to cancel when I failed to make the payments as stipulated, your laxity must be regarded in the eyes of the law as evidence that you voluntarily waived that clause in the charter; and after you have voluntarily waived a thing twice you'll have a job making it stick the third time."

"If I had only known!" groaned Skinner, miserably.

"Besides," Matt continued brightly, "I have a cargo in that vessel, and she's under charter to my company at six hundred dollars a day. Of course you know very well, Mr. Ricks, that while the United States Marshal remains in charge of her I cannot discharge an ounce of that cargo or move the ship, or—er—anything. Well, naturally that will be no fault of the Pacific Shipping Company, Mr. Ricks. It will be up to the Blue Star Navigation Company to file a bond and lift that libel in order that I may have some use of the ship I have chartered from you. If you do not pull the plaster off of her of course I'll have to sue you for heavy damages; and I can refuse to pay you any moneys due you."

"We'll lift the libel in an hour," Mr. Skinner declared dramatically; and he took down the telephone to call up the attorney for the Blue Star.

"Wait!" said Matt. "I'm not through. Before I entered the harbor I called all hands up on the boat deck and explained matters to them. They had been engaged by Mace & Company, and the firm of Mace & Company was in the bankruptcy court; so the prospects of cash from that quarter did not seem encouraging. The Pacific Shipping Company had made a bareboat charter from the Blue Star Navigation Company, and had then made a similar charter to Mace & Company; consequently the Pacific Shipping Company would repudiate payment, and, as the president and principal stockholder of that company, I took it on myself to repudiate any responsibility then and there.

"Then the crew wanted to know what they should do, and I said: 'Why, seek the protection of the law, in such cases made and provided. A seaman is not presumed to have any knowledge of the intricate deals his owners may put through. All he knows is that he is employed aboard a ship, and if he doesn't get his money at the completion of the voyage he can libel the ship and collect from the owners. This is a fine new steamer, men, and I, for one, believe she is good for what is owing you all; and if you will assign your claims to me I will pay them in full and trust to the Blue Star Navigation Company to reimburse me.' So they did that.

"Now go ahead, Mr. Skinner, and lift the libel I put on the vessel for my own account, and the instant you get it lifted I'll slap another libel on her for account of the first mate. Get rid of the first mate's claim and up bobs the second mate, and so on, *ad libitum, e pluribus unum*, now and forever, one and inseparable. I care not what course others may pursue, but as for me, give me liberty or give me death!"

Mr. Skinner quietly hung up the telephone receiver.

"And, by the way," Matt continued, "I forgot to mention that I requested the steward to stay aboard and make the United States Marshal comfortable as soon as he arrived. In these little matters one might as well be courteous, and I should hate to have the Tillicum acquire a reputation for being cheap and inhospitable."

"You dirty dog!" cried Cappy Ricks hoarsely.

"Really, my dear Peasley, this matter has, I fear, passed beyond the joke stage," Mr. Skinner began suavely; but Matt waved him to silence.

"Let me get along with my story," said he. "The worst is yet to come. My attorney informs me ——"

"Matt Peasley," said Cappy Ricks, "that's the first lie I ever knew you to tell. You don't have to hire an attorney to tell you where to head in, you infernal sea lawyer!"

"I thank you for the compliment," Matt observed quizzically. "Perhaps I deserve it. However, 'we come to bury Cæsar, not to praise him'; so, if you will kindly hold over your head, Mr. Ricks, I'll be pleased to hit it another swat."

"Well, I'll admit that the failure of Mace & Company to pay the crew of the Tillicum puts the buck up to me, and I dare say I'll have to pay," Cappy admitted, his voice trembling with rage.

"Well, that isn't the only bill you'll have to pay. Don't cheer until you're out of the woods, Mr. Ricks. You'll have to pay for a couple of thousand barrels of fuel oil, and a lot of engine supplies, and sea stores, and laundry, and water—why, Lord bless you, Mr. Ricks, I can't begin to think of all the things you're stuck for!"

"Not a bit of it!" Cappy cried triumphantly. "It was an open-boat charter, my son, and you rechartered on the same basis, and, though Mace & Company were originally responsible, you'll find that the creditors, despairing of collecting from them, will come down on the Pacific Shipping Company like a pack of ravening wolves. Yes, sir! Like a pack of ravening wolves, by thunder! Don't you cheer until you're out of the woods!"

"Well, I have a license to cheer," Matt replied, "because I got out of the woods a long time ago. Before the vessel sailed from this port, I sent this letter to all her creditors!" And Matt thrust into Cappy Ricks' hand a copy of the letter in question.

"That will not help you at all," Mr. Skinner, who had read the letter over Cappy's shoulder, declared.

"It wouldn't—if I hadn't sent it by registered mail and got a return receipt," Matt admitted; "but, since I have a receipt from every creditor acknowledging the denial of responsibility of the Pacific Shipping Company, I'm in the clear. It was up to the creditors to protect their hands before the vessel went to sea! They had ample warning—and I can prove it! I tell you, Mr. Ricks, when you begin to dig into this matter you will find these creditors will claim that every article furnished to the Tillicum while Mace & Company had her was ordered on requisitions signed by Captain Grant, your employee, or Collins, your chief engineer. They were your servants and you paid their salaries."

"All right then," Cappy challenged. "Suppose we do have to pay. How about that freight money you collected in Panama—eh? How about that? I guess we'll have an accounting of that freight money, young man."

"I submit, with all due respect, that what I did with that freight money I collected in Panama is none of your confounded business. I chartered a vessel from you and she was loaded with a cargo. The only interest you can possibly have in that cargo lies in the fact that the Pacific Stevedoring Company stowed it in the vessel and hasn't been paid between six and seven thousand dollars for so stowing it, and eventually, of course, you'll have to foot the bill as owner of the vessel. That vessel and cargo were thrown back on my hands, not on yours; so why should you ask questions about my business? You've got your nerve with you!"

"But you'll have to render an accounting to Mace & Company," Cappy charged.

"I'll not. They gave me a check that was returned branded 'Not sufficient funds'; they didn't keep their charter with me, and if I hadn't been a fly young fellow their failure would have ruined me, and then a lot they'd care about it! If I spoke to them

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about it they'd say: 'Well, these things will happen in business. We're sorry; but what can we do about it?' No, Mr. Ricks; I'm in the clear with Mace & Company, and their creditors will be lucky if I do not present my claim for ten thousand dollars because of that worthless check I hold. When I collected from the Panama Railroad Company for the freight on that south-bound cargo I paid myself all Mace & Company owed me, and the rest is velvet if I choose to keep it. If I do not choose to keep it the only honorable course for me to pursue will be to send a statement and my check for the balance to the receiver for Mace & Company."

"What!" demanded Mr. Skinner. "And leave the Blue Star Navigation Company to pay the crew?"

"Yes—and the fuel bill, and the butcher and the baker and the candlestick maker, and the stevedoring firm, and the whole infernal, sorry mess!"

Cappy Ricks motioned to Mr. Skinner to be silent; then he rose and placed his hand on Matt's shoulder.

"Matt," he said kindly, "look me in the eyes and see if you can have the crust to tell me that, with all that freight money in your possession, you do not intend to apply the residue to the payments of these claims against the Tillicum."

Matt bent low and peered fiercely into Cappy's face, for all the world like a belligerent rooster.

"Once more, my dear Mr. Ricks," he said impressively, "I desire to inform you that, so far as the steamer Tillicum is concerned, I venerate you as a human Christmas tree. I'm the villain in this sketch and proud of it. You're stabbed to the hilt! Why should I be expected to pay the debts of your steamer?"

"But you used all the materials placed aboard her for your own use and benefit."

"That, Mr. Ricks, constitutes my profit," Matt retorted pleasantly. "She had fuel oil aboard when she was turned back on me sufficient to last her to Panama and return—she had engine supplies, gear, beef in the refrigerator, provisions in the storeroom, and clean laundry in the linen lockers; in fact, I never went to sea in command of a ship that was better found."

"Matt Peasley," said Cappy solemnly, "you think this is funny; but it isn't. You do not realize what you are doing. Why, this action of yours will be construed as highway robbery and no man on the Street will trust you. You must think of your future in business, my dear boy. I repeat that if this ever leaks out nobody will ever extend you any credit ——"

"I should worry about credit when I have the cash!" Matt retorted. "I'm absolutely within the law, and this whole affair is my picnic and your funeral. Moreover, I dare you to give me permission to circulate this story up and down California Street! Yes, sir, I dare you—and you aren't game! Why, everybody would be cheering for me and laughing at you, and you'd get about as much sympathy as a rich relative with arterial sclerosis. I haven't any sympathy for you, Mr. Ricks. You got me into this whole mess when a kind word from you would have kept me out of it. But, no; you wouldn't extend me that kind word. You wanted to see me get tangled up and go broke; and when you thought I was a dead one you made fun of me and rejoiced in my wretchedness, and did everything you could to put me down and out, just so you could say: 'Well, I warned you, Matt; but you would go to it. You have nobody to blame but yourself.'

"Of course I realize that you didn't want to make any money out of me; but you did want to manhandle me, Mr. Ricks, just as a sporting proposition. Besides, you tried to double-cross me with that wireless message. I know what you were up to. You thought you had pulled the same stunt on me I pulled on you, and that letter to Captain Grant contained full instructions. However, you wanted to be so slick about it you wouldn't get caught with your fingers in the jam; so you forbore to cancel my charter. You figured you'd present me with my troubles all in one heap the day I got back from Panama. I'm onto you!"

"Well, I guess we've still got a sting in our tail," Cappy answered pertly. "Slap on your libels. We'll lift 'em all, and tomorrow we'll expect eighteen thousand dollars from you, or I'm afraid, Matthew, my boy, you're going to lose that ship with her cargo of steel rails, and we'll collect the freight."

Continued on Page 36

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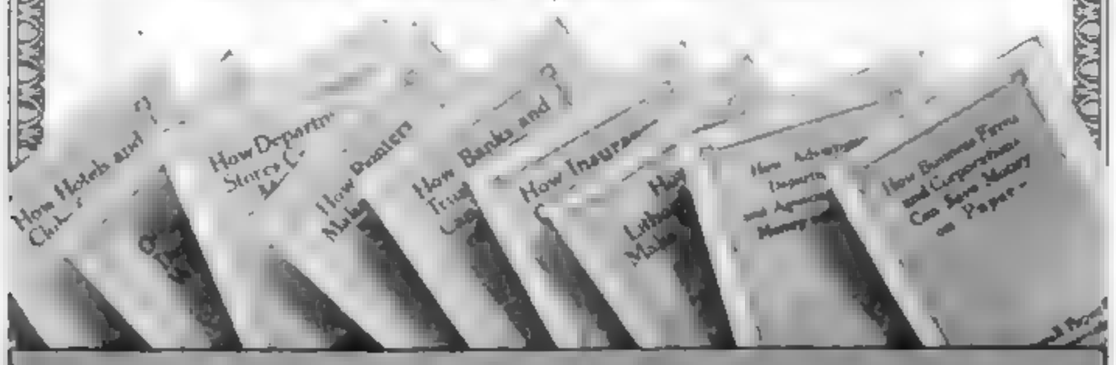


HAMMERMILL BOND

"THE UTILITY BUSINESS PAPER"

(Continued from Page 33)

"Again you lose. You'll have to make a formal written demand on me for the money before you cancel the charter; and when you do I'll hand you a certified check for eighteen thousand dollars. Don't think for a minute that I'm a pauper, Mr. Ricks; because I'm not. When a fellow freights one cargo to Panama and another back, and it doesn't cost him a blamed cent to stow the first cargo and cheap Jamaica nigger labor to stow the second, and the cost of operating the ship for the round trip is absolutely nil -I tell you, sir, there's money in it."

Cappy Ricks' eyes blazed, but he controlled his temper and made one final appeal.

"Matt," he said plaintively, "you infernal young cut-up, quit kidding the old man! Don't tell me that a Peasley, of Thomaston, Maine, would take advantage of certain adventitious circumstances and the legal loopholes provided by our outrageous maritime laws ——"

"To swindle the Blue Star Navigation Company!" Mr. Skinner cut in.

"Swindle is an ugly word, Mr. Skinner. Please do not use it again to describe my legitimate business—and don't ask any sympathy of me. You two are old enough and experienced enough in the shipping game to spin your own tops. You didn't give me any the best of it; you crowded my hand and joggled my elbow, and it would have been the signal for a half holiday in this office if I had gone broke."

"But after all Mr. Ricks has done for you ——"

"He always had value received, and I asked no favors of him—and received none."

"But surely, my dear Matt," Skinner purred, for the first time calling his ancient enemy by his Christian name—"surely you're jesting with us."

"Skinner, old horse, I was never more serious in my life. Mr. Alden P. Ricks is my ideal of a perfect business man; and just before I left for Panama he informed me—rather coldly, I thought—that he never mixed sentiment with business. Moreover, he advised me not to do it either. To surrender to him now would mean the fracturing, for the first time in history, of a slogan that has been in the Peasley tribe for generations."

"What's that?" Cappy queried with shaking voice.

"Pay your way and take your beating like a sport, sir," Matt shot at him. He drew out his watch. "Well," he continued, "I guess the United States Marshal is in charge of the Tillicum by this time; so get busy with that bond and have him removed from the ship. The minute one of those birds lights on my deck I just go crazy!"

"Yes, you do!" screamed Cappy Ricks, completely losing his self-control. "You go crazy—like a fox!"

And then Cappy Ricks did something he had never done before. He swore, with a depth of feeling and a range of language to be equaled only by a lumberjack. Matt Peasley waited until he subsided for lack of new invective, and then said reproachfully:

"I can't stand this any longer, Mr. Ricks. I'll have to go now. Back home I belonged to the First Presbyterian Church ——"

"Out!" yelled Cappy. "Out, you vagabond!"

The morning following Matt Peasley's triumphant return from Panama with the steamer Tillicum, Cappy Ricks created a mild sensation in his offices by reporting for duty at a quarter past eight. Mr. Skinner was already at his desk, for he was a slave driver who drove himself fully as hard as he did those under him. He glanced up apprehensively as Cappy bustled in.

"Why, what has happened, Mr. Ricks?" he queried.

"I have an idea," said Cappy. "Skinner, my boy, a word with you in private."

Mr. Skinner rose with alacrity, for instinct warned him that he was in for some fast and clever work. Cappy sat in at his desk, and Skinner, drawing up a chair, sat down beside him and waited respectfully for Cappy to begin.

"Skinner," Cappy began impressively, "for many years you and I have been harboring the delusion that we are business men, whereas, if we can stand to hear the truth told about ourselves, we handle a deal with the reckless abandon of a pair of bear cubs juggling hazel nuts."

"I have sufficient self-esteem," Skinner replied stiffly, "not to take that pessimistic view of myself. If you refer to the inglorious rout we suffered yesterday in our skirmish with Captain Matt Peasley, permit me to remind you, in all respect, that you handled that entire deal yourself."

"Bah!" said Cappy witheringly. "Why, you aided and abetted me, Skinner. You told me my strategy was absolutely flawless."

"I am not the seventh son of a seventh son, sir. I did not then, nor do I now, see the flaw in your strategy. You lost by one of those strange accidents which must be attributed to the interference of the Almighty in the affairs of men."

"Lost!" Cappy jeered. "Lost! Skinner, you infuriate me. I haven't lost. Like John Paul Jones, I haven't yet commenced to fight. Skinner, listen to me. When I get through with that Matt Peasley you can take it from me he'll be sore from soul to vermiform appendix."

"If I may be permitted a criticism, sir, I would suggest that you let this matter rest right where it is. Surely you realize the delicate position you are in, quarreling with your future son-in-law ——"

"Agh-h-h! Pooh!" snapped Cappy. "That's all outside office hours. I haven't any grudge against the boy and he knows it. I don't want his little old bank roll—that is, for keeps. When I went into this deal, Skinner, I was actuated by the same benevolent intentions as a man that desires to cure a hound pup of sucking eggs. He fills an egg with cayenne pepper and leaves it where the pup can find it—and after that the pup sucks no more eggs. I love this boy Matt like he was my own son, but he's too infernally fresh! He holds people too cheap; he's too trustful. He's made his little wad too easily, and easy money never did any man any good. So I wanted to teach him that business is business, and if I could take his roll away from him I was going to do it. Of course, Skinner, I need not remind you that I would have loaned him the next minute, without interest and without security, every cent I'd taken from him in this deal ——"

"But why peeve over it, Mr. Ricks? If Captain Matt ——"

"At my age—to take a beating like that!" Cappy shrilled. "Impossible! Why, he'll tell this story on the Merchants' Exchange, and I can't afford that. Not at my age, Skinner, not at my age! I have a reputation to sustain, and, by the Holy Pink-toed Prophet, I'm going to sustain it. I'm going down fighting like a bear cat. I know he scalded us yesterday, Skinner, but every dog must have his day—and that doggone Matt's day dawned this morning."

"The only tactical error, if I may appear hypercritical," Skinner said suavely, "was your failure to cancel the charter on the very day that Matt slipped up on his first advance payment. If you had done that you would have had him. Don't say I didn't call your attention to the fact that his payment was overdue!"

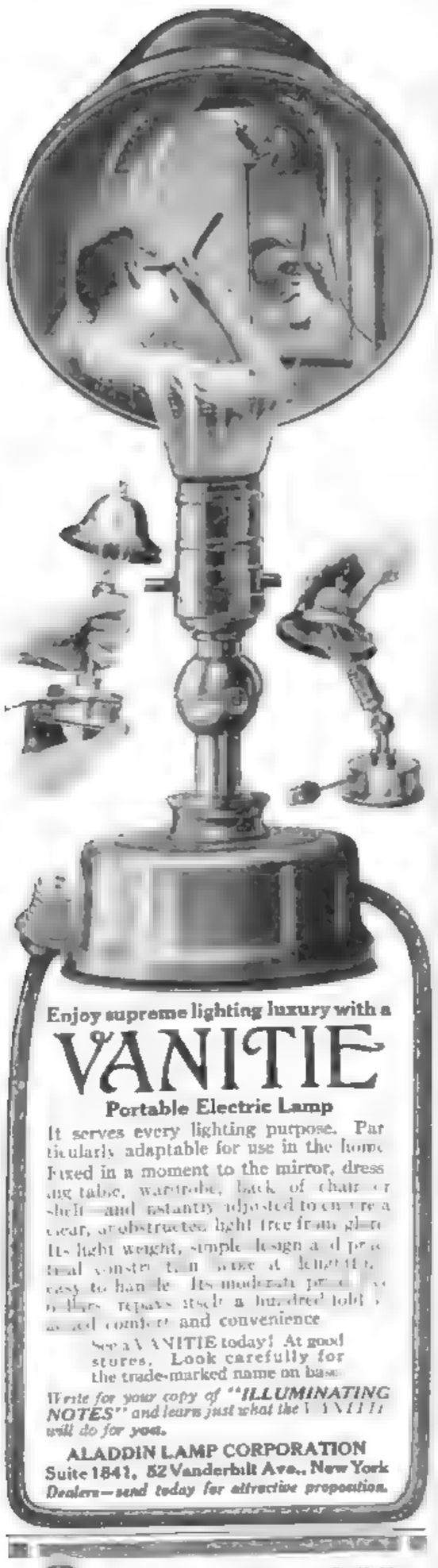
"Yes, if I had done that I would have had him, but how much would I have had him for? Paltry nine thousand dollars! I wanted him to get into the financial quicksands up to his chin—and then I'd have had him! Besides, Skinner, I had to go slow. Just think what would have happened if Florry found me out! Why, I would have had to call off the dogs before I was half through the job."

"He's probably told her all about it by now," Skinner suggested.

"Don't get him wrong," Cappy protested. "He's no tattle-tale. He'll fight fair. However, as I was saying, I couldn't do anything raw, Skinner. I had planned, when Matt reached Panama and discovered he had been double-crossed, to pass the buck up to you!"

Mr. Skinner started, but Cappy continued serenely:

"I planned to be away from the office when the blow-off came, and you were to have borne the brunt of Matt's fury and despair. Why, what the devil do I have a general manager for if not to help me out in these little affairs? And besides, Skinner, when he blew in here the day Mace & Company hit the ceiling, he was so excited and worried I felt positive he was busted then; so what was the use calling him for his overdue payment when if I let him run on I'd have his young soul in hock for the next ten years?" Cappy leaned forward and laid an impressive hand on Mr. Skinner's knee. "You know, Skinner, we really need that boy in this office, and it would have been a fine thing to have gotten him and gotten him right. Then he wouldn't



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be leaving the reservation to chase rainbows. However, as the boys say, I overlooked a bet, but I'll not overlook another."

"You said you had an idea," Mr. Skinner suggested.

"I have. Just at present there is a libel on the Tillicum, and when we lift it Matt Peasley is prepared to plaster another libel on her, and another, and still another. Now, as a result of our conversation with Matt yesterday, he thinks we'll lift the libel to-day—in fact, settle with him for what he paid the crew when they assigned their wage claim to him, and thus prevent any further libels. Now, if we do that it leaves Matt in the clear to commence discharging his cargo, but at the same time it makes it incumbent upon him to slam a certified check for eighteen thousand dollars down on the Blue Star counter, in order to hold the vessel long enough to discharge her and collect the freight. Then he'll turn the vessel back on our hands with many thanks—rot him!"

"I have no doubt that such are his intentions, Mr. Ricks; in which event he will, of course, be ready with the certified check the instant we make formal, written demand upon him for our money. I believe I have already warned you, sir, that we cannot cancel the charter without first making formal, written demand for our charter money."

"Well," said Cappy, smiling grimly, "we'll get round that all right."

"Pray, how?"

"What time did Matt Peasley leave this office after the battle yesterday?"

"I should say in the neighborhood of half after three."

"Hum! Ahem! Harump-h-h! The banks close at three, and they do not reopen for business until ten this morning. It is now exactly a quarter of nine. Has Matt Peasley had time to procure a certified check since he arrived from Panama or has he not?"

"The situation admits of no argument," Mr. Skinner admitted.

"Exactly! He didn't have time yesterday, and he shan't have time to-day, and to-morrow will be too late, because his money is due us to-day! We shall lift all those libels and free the Tillicum for him; then we shall make formal demand upon him for eighteen thousand dollars, in cash or certified check—we can legally decline his check unless certified—and when he fails to make good we formally cancel the charter. Then what happens? I'll tell you. We grab the boat with a full cargo from him as he grabbed it from Mace & Company with a full cargo. Then we collect the freight on that northbound cargo as he collected the freight on the southbound cargo, and," Cappy continued calmly, "I daresay that freight money will put us in the clear on all those bills we're stuck for."

"And to do all this," Skinner remarked sententiously, "it is necessary to tie up Matt Peasley's bank account the instant the bank opens this morning."

"Skinner," said Cappy feelingly, "you get me almost before I get myself. Now listen, while I give you your orders: Go right up to our attorney's office, bring our copy of the charter with you, explain that Matt has defaulted in his payments, and instruct our attorney to enter suit to collect. Tell him to get the complaint out and filed within three-quarters of an hour, and then, the instant he has filed the suit, he is to get out a writ of attachment on Matt's bank account."

"But we cannot do that, Mr. Ricks. We must make formal, written demand for the payments in arrears before we can proceed to force collection ——"

"Certainly. We'll do that after we've tied up his bank account."

"But when we get into court we'll be nonsuited because we didn't do that first."

"I sincerely hope so. But in the meanwhile we've tied up Matt's bank account, and while we're arguing the merits of our action in so doing, another sun will have set, and when it rises again"—Cappy kissed his hand airily into space—"the good ship Tillicum will be back under the Blue Flag ——"

"But Matt Peasley will allege conspiracy and a lot of things, and he can sue us and get the boat back and force us to render an accounting of that freight money."

"That situation will admit of much argument, Skinner. However, Matt will not sue me. Florry wouldn't let him! He'll make us lift the attachment on his bank account, and then he'll protect himself and

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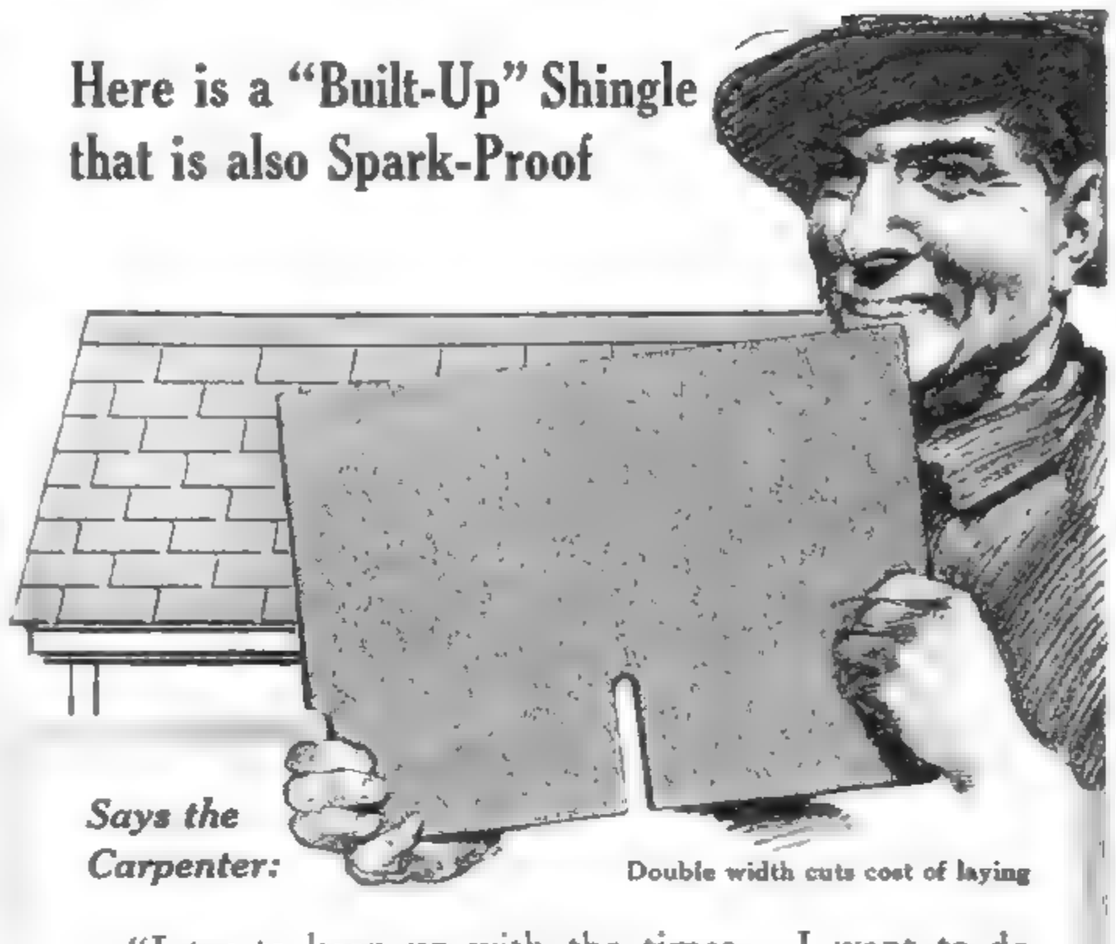

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tell us to whistle for the eighteen thousand dollars he owes us. Whichever way the cat jumps he wins. What I want to do is break even and with a modicum of my self-respect left intact."

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"Will he? Who in this city will go on his bond? Who does he know?"

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"Rot! They will investigate and ponder before granting his application for a bond. It takes a day or two to get a bond through a bonding house, and all I want to do is to tie Matt up for a day. Now, listen! You see to it that the suit is filed and an attachment levied on Matt Peasley's bank account in the Marine National. That's where he keeps his little wad, because I brought him over and introduced him there myself. Well, sir, in the meanwhile I'll call up Matt and precipitate a devil of a row with him over the phone. I'll tell him I've made up my mind to fight him to the last ditch and that those libels will not be lifted until he lifts them himself. Of course he'll figure right away that he won't need a certified check to-day, and maybe he'll neglect to provide himself with one; or he may be chump enough to figure we'll take his check uncertified, and if he does that we'll teach him something."

"Well, I'm betting he'll not be caught napping," Mr. Skinner declared, "and if you want my opinion of this new proceeding I will state frankly that I am not in favor of it. It savors too much of assignation. Of course you can do it and get away with it ——"

"Pooh!" snorted Cappy. "Forget it. At ten minutes of three this afternoon the libel on the Tillicum will be lifted, and Matt Peasley will be paid in cash the sum he advanced his crew for wages. That will block him from slapping any more libels on her and holding us up. Then we'll make formal, written demand upon him for eighteen thousand dollars; he won't have it where he can lay his hands on it, and he'll be up Salt Creek without a paddle."

"I am not in favor of it," Mr. Skinner reiterated firmly.

"Neither am I, Skinner, but I've got to do something. Can't let that young pup cover me with blood. No, sir, not at my age, Skinner. I can't afford to be laughed off California Street. And by the way, since when did you become a champion of Matt Peasley?"

Mr. Skinner did not answer.

"Since when?" Cappy repeated.

"Since he administered such a thorough thrashing to the Blue Star Navigation Company," Mr. Skinner answered, "and did it without prejudice. He swatted us, and we deserved it, and he knew it, but he didn't get angry. Every time he banged us, he'd look at me as much as to say: 'I hate to swat you two, but it's got to be done.' Bang! 'This hurts me more than it does you.' Biff! And then he went out smiling. I used to think he was a bully and a rowdy, Mr. Ricks. I used to think he was an—an—interloper. I thought he had designs on the Blue Star Navigation Company and the Ricks Logging & Lumbering Company, but he hasn't. He doesn't give a hoot for anything or anybody except for what he can be to them; not for what they can be to him. He's brainy and spunky and, by thunder, I'm for him, and if you're going to hand him a clout when he isn't looking you'll have to do it yourself."

"Skinner," said Cappy Ricks impressively, "Look me square in the eye. Do you refuse orders?"

"I do, sir," Skinner replied, and looked Cappy in the eye so fiercely that the old schemer quailed. "This is an unworthy business, Mr. Ricks. You're trying to teach Matt Peasley some business tricks, and he's taught you a few, so be a sport, sir, and pay for your education. You can afford it."

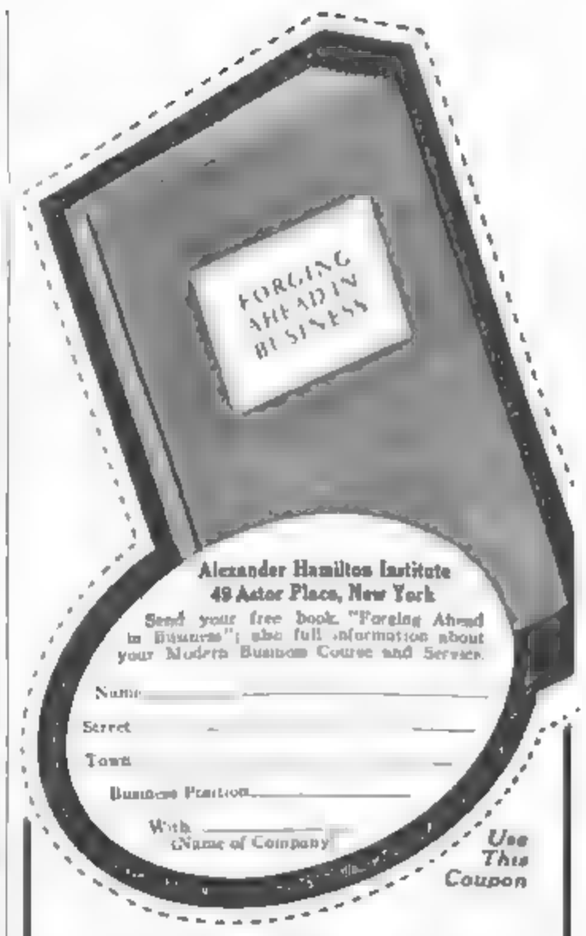
"All right," Cappy replied meekly. "When my own general manager goes back on me, I suppose there's nothing to do but quit. The program appears to be impracticable, so we'll say no more about it."

"I am glad to hear you say that, Mr. Ricks," Skinner answered feelingly, and forthwith repaired to his own office.

Cappy Ricks gazed after him almost affectionately, and as the door closed behind the general manager, Cappy murmured *sotto voce:*

"Skinner, I've been twenty-five years wondering why the devil I liked you, and

(Continued on Page 41)



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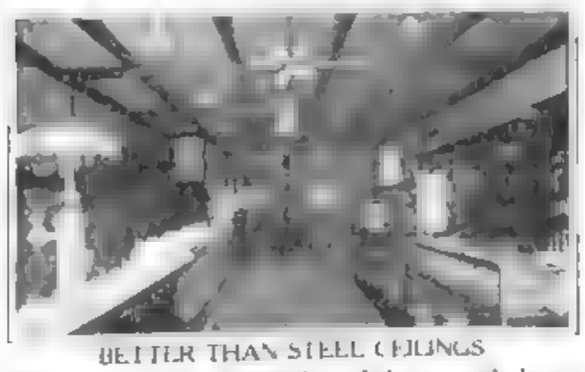

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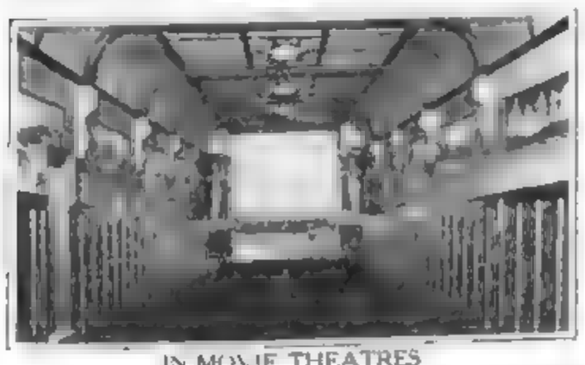

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- **Heat, cold, sound and fire retarding to a surprising degree.**
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- **No priming coat needed.**
- **Money saved in decorating.**
- **Unaffected by change in humidity.**
- **Surface-sealed and sized by exclusive process.**
- **Back of board as well as front protected.**
- **Selected white spruce fibre all through.**
- **Sanitary.**
- **Fibre chemically treated for rigidity, strength and durability.**

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(Write us for it, sending sketch or plans—no obligation.)

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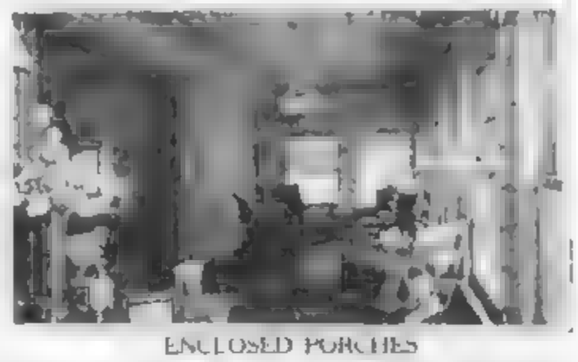
Beaver Board is easily imitated in appearance *but not in quality*—so don't make the mistake of thinking that *any* wallboard is Beaver Board.

Beaver Board is sold by reliable lumber, building material and hardware dealers everywhere. Occasionally, dealers may be tempted by unreasonable profits to offer substitutes when you ask for Beaver Board. If you have any difficulty in getting the genuine trade-marked Beaver Board, write our nearest office.



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(Continued from Page 38)

now I know. Why, you cold-blooded, efficient, human automaton, you've actually got a heart! Bow! wow! Faithful Fido Skinner was just a-tugging at the chain and dragging the dog house after him in his efforts to eat me up! I hope I go bankrupt if I don't raise his salary!"

He turned to a pigeonhole in his desk and drew forth the charter he had negotiated months before with Matt Peasley for the Tillicum. He read it over carefully, tucked it in his breast pocket and slipped quietly out the door. One hour later a suit against the Pacific Shipping Company was filed in the county clerk's office, and at five minutes after ten a deputy sheriff appeared at the paying-teller's window in the Marine National Bank and filed a writ of attachment on the funds to the credit of the Pacific Shipping Company!

■

CAPPY RICKS was having his mid-afternoon siesta in his office when Captain Matt Peasley appeared at the counter of the general office and, without awaiting an invitation to enter, swung through the office gate and made straight for Cappy's office. En route he had to pass through Mr. Skinner's lair, and the general manager looked up as Matt entered.

"Well, captain," he said pleasantly, "how goes it?"

"Fine," Matt answered with equal urbanity. "That was a slick piece of work tying up my bank account. I can't get a bond to-day, the bank is closed, and I suppose you're going to insist upon payment of that eighteen thousand dollars before midnight to-night or take the Tillicum and her cargo away from me."

Mr. Skinner started in genuine amazement.

"Attached your bank account, Matt? I give you my word of honor I had nothing to do with it."

"Well, it's tied up by the Blue Star Navigation Company, and Cappy Ricks has served notice on me to call here and pay up or suffer cancellation of my charter. Of course for all the good my bank account is to me this minute he might as well ask me to give him the moon."

"I'm truly sorry," said Skinner. "I protested to Mr. Ricks against this action. I assure you, captain, I would not have taken such a course myself—under the circumstances."

"Cappy wants cash or a certified check," Matt complained, "and he's made it impossible for me to go to my bank and get either—to-day. What am I going to do?"

"I'm afraid you're going to lose the Tillicum and her cargo. The Blue Star Navigation Company will doubtless collect the freight on that northbound cargo. Besides, Mr. Ricks has some business offered for the Tillicum and wants her back ——"

"But I was going to give her back to him as soon as I discharged her cargo. Now, just for that he'll not get her back. I'll keep her the full year."

"But how?" Mr. Skinner queried kindly.

"By paying the Blue Star Navigation Company eighteen thousand dollars in good old U. S. yellow-backs." Matt laughed and drew from his hip pocket a roll that would have choked a hippopotamus. "Skinner, this is so rich I'll have to tell you about it, and then if you're good I'll let you be present when I put the crusher on Cappy. His plan was without a flaw. He had me right where he wanted me—only something slipped."

"What?" Mr. Skinner demanded breathlessly.

"Why, as soon as my account was attached, the bank called me up and told me about it. I was just about to start for the bank to make a deposit of all that freight money I had collected in Panama—about twenty-four thousand dollars, more or less—the Panama Railroad gave it to me in a lump—exchange on San Francisco, you know ——"

"So you cashed that draft at the bank upon which it was drawn ——"

"And I'm here with the cash to smother Cappy Ricks! I'll cover him with confusion, the old villain! Skinner, I give you my word, if he hadn't tried to slip one over on me I would never have stuck him with all those bills Mace & Company didn't pay, but now that he's gone and attached my bank account ——"

Mr. Skinner rose and took Matt Peasley by the arm.

"Matt," he said in the friendliest fashion imaginable, "you and I have clashed since

"A smile of satisfaction with every pair"
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HEADLIGHT OVERALLS
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Our Money Back Offer
Guaranteed the best overalls you ever bought—or money refunded after 30 days' wear
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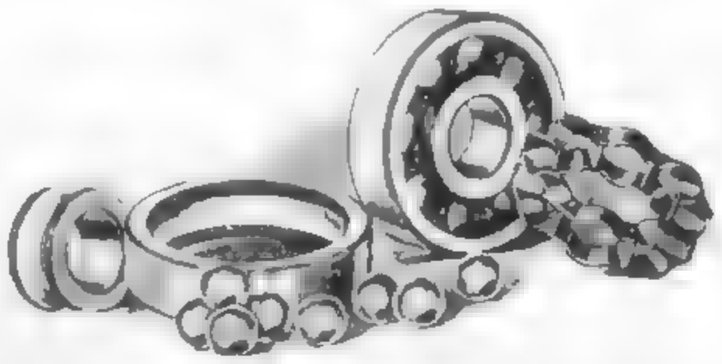

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You probably wouldn't guess what it is. Only a few years ago an automobile upon the street created a sensation. People stopped—looked—wondered.

Yet it is vastly more wonderful today, because the machinery of its life is well-nigh miraculous. It has given a new meaning to the world of power—speed—endurance.

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in their essential functions are vitally related to the power—speed—and endurance of your car.

What is still greater, the marvelous economy of the Automobile in operation has been made possible by that conqueror of Friction—the Ball Bearing.

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The 7-point gum

the first day I learned of your existence, but we're not going to clash any more." He pointed to the door leading to Cappy Ricks' office. "One of these days, Matt, whether you want to or not, you're going to be occupying that office and giving orders to me, and when you do I want to tell you here and now I shall accord you the same measure of respect I now accord Mr. Ricks. I've worked twenty-five years for Mr. Ricks. I—I'm—absurdly fond of him, for all his—er—er ——"

"Why, so am I, Skinner. I'd do anything to please him ——"

"Then do it," Skinner pleaded. "Give him a cheap victory. He's an old man and he'll enjoy it. He didn't sleep a wink last night, just scheming a way to get a strangle hold on you—it's hard for the old to give way to the young, you know—and now he's inside there, just hungering for you to arrive so he can jeer at you and lecture you and make fun for you. He doesn't want your money. Why, he loves you as if you were his own boy ——"

"But how can I let him get away with this deal?" Matt queried soberly.

"By rushing in on him now and simulating a terrific rage. Just imagine you're on the bridge of a steamer making up to a dock against a strong flood tide, with stupid mates fore and aft, and rotten lines that won't hold when you get them over the dolphins, and the tide has grabbed you and slammed you into the dock and done five hundred dollars' worth of damage—just feel like that, Matt ——"

"If I do I'll cuss something scandalous," Matt warned him.

"The harder the better."

"And I'm to keep this money in my pocket, and let him cancel my charter, and take that northbound cargo away from me, and collect the freight on me ——"

"Exactly that! He'll withdraw his suit against you to-morrow and release your bank account, and then you decline to pay him the eighteen thousand dollars you owe him until he gives an accounting of the freight money he's collected. He'll tell you to go to Halifax, but you mustn't mind. It's going to make him as happy as a fool to think he beat you in the end."

A slow smile spread over Matt's face.

"Skinner," he said. "You're a good old wagon, that's what you are. I'm sorry we ever had any mix-up, and we'll never have another—after this one—and this is going to be a fake. You see, Skinner, if we're going to put one over on Cappy let's have it one worth while—so this is the program. I've just arrived, with blood in my eye, to clean out the Blue Star office, and I'm starting in with the general manager. Clinch me now, and we'll wrestle all over the office and bang against the furniture and that door there ——"

As Cappy Ricks was wont to remark, Mr. Skinner could "get" one before one could "get" one's self.

"Get out of my office, you infernal rowdy," he yelled loud enough to awaken Cappy Ricks next door. Then he clinched with Matt Peasley.

"A good fight," said Cappy Ricks half an hour after Matt Peasley had been pried away from Mr. Skinner and forced to listen to reason, "is the grandest thing in life. Now there's that crazy boy gone out in a rage just because he had the presumption to tangle with me in a business deal and get doggone well licked! He put it all over me yesterday, thinking I couldn't protect myself. Well, he knows better now, Skinner; he knows better now! In-fer-nal young scoundrel! Wow, but wasn't he a wild man, Skinner? Wasn't he though?" And Cappy Ricks chuckled.

"You've probably cured him of sucking eggs," Mr. Skinner observed enigmatically.

"Well, I handed the young pup a dose of Cayenne pepper, at any rate," Cappy bragged, "and I wouldn't have missed doing it for a cool hundred thousand. Why, Skinner, a man might as well retire from business when he gets so weak and feeble and soft-headed he doesn't know how to protect himself in the clinches and breakaways."

Mr. Skinner smiled. "The old dog for the cold scent," he suggested.

"You bet," Cappy cackled triumphantly. "Skinner, my dear boy, what are we paying you?"

"Ten thousand a year, sir."

"Not enough money. Hereafter pay yourself twelve thousand. Tut, tut. Not a peep out of you, sir, not a peep. If you do, Skinner, you'll spoil the happiest day I've known in twenty years."

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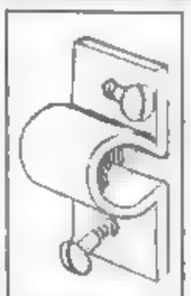
Mr. Punch will drill through an inch of solid oak in twenty seconds. He's a joy to man and boy; and, for women, takes the terrors out of tinkering.



Curtain fixtures go up quickly and neatly if Mr. Punch first drills the holes

Mr. Punch

is known to mechanics the world over as G. P. Automatic Drill No. 185. It is built on a spiral principle and rebounds smartly from each stroke. You simply place the drill point and push. Made of brass, nickel-plated. Has eight tempered tool-steel drill points in handles, seen through numbered holes. Turning the cap releases the drills

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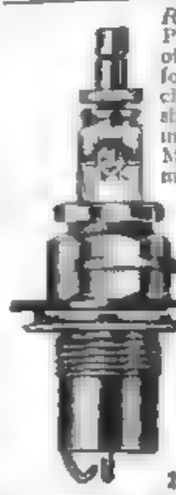

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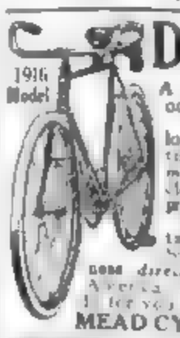

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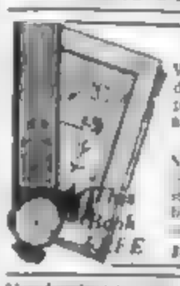

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Look for our Trade Mark on the coat sleeve. It protects you against substitution.

THE EXIT FINDER

(Continued from Page 17)

had guessed, all of a sudden all the lights went out. Instantly there was a great crash of splintering glass, and a series of very loud explosions outside the clerks' cage were heard—some said three and others four explosions in all. These were followed by a blinding flash, as of photographers' flash powder, which dazzled the clerks' eyes—said eyes naturally being turned in the direction of the crashing of the windows. Later it was learned that somebody had pulled out the two main fuses of the switchboard the building made its own current in the basement engine room—and some wires were cut.

In the confusion and darkness somebody had gone into the outer vault and taken sixty-five thousand dollars in notes of various denominations, made up in the usual packages of one thousand to five thousand dollars.

One of the tellers, Mr. Sayres, when the light was turned on again—or in about ten minutes—noticed that one of the drawers was open, and had the presence of mind to have nobody touch it.

He sent for Mr. Allen, who sent for the head of the detective agency employed by the Bankers' Protective Association. The detectives found the thumb print, photographed it and were still working on it. They reported progress. The thief or thieves had not been caught.

"Look in the bank for the man," said Eversley.

Mr. Allen shook his head violently.

"I can't believe it. All the men ——"

"Are honest and loyal, I know. They always are. All thieves are honest until after they become thieves. Well, shall I find him for you?"

Mr. Eversley looked at Mr. Allen; and Mr. Allen, forgetting all his carefully developed habits of glacial composure, fidgetted uneasily and said:

"I think you'll be wasting your time in trying to find him in the bank's employ."

Eversley looked at Mr. Allen steadily. Mr. Allen looked away and repeated:

"Waste of time."

"Well," said Eversley, "I certainly must not waste time that is worth a thousand dollars a week to me. Mr. Allen, my problem is to prove to you that I can earn fifty thousand dollars a year. I expect to make the money out of my exit finding. My first customer, therefore, is not your bank but Mr. Edward Eversley. I've got to find my own exit. I think I've found it. I see the door. I can plainly read a sign on it." He laughed. Mr. Allen looked at him suspiciously, peevishly.

"What do you read on the door?" asked Elizabeth curiously.

"I read a name."

He looked at Mr. Allen keenly. Mr. Allen sneered and then rudely looked away, as though his inattention were enough to make the young man go away.

"Would you like me to tell you the name, so that afterward you won't say it was all an accident? Would you?" asked Eversley.

"Yes," said Mr. Allen after a silence that had begun to be uncomfortable.

"The name I see on my door is Lord Timothy Dexter!"

"Who is he, Eddie? Is he employed in the bank?"

"He is the man who first proved that the motto a money maker should constantly keep before him is: Heads I win; tails you lose. Thank you, Mr. Allen. I'll get the thumb print to-morrow. And could you recommend me to a lawyer? I want to incorporate a company. The only stockholders will be Elizabeth and myself—and the usual dummies, you know. Whom do you recommend?"

"We retain our own lawyer by the year."

"Well, I'll retain one by the hour. If you don't mind now, Mr. Allen, Elizabeth and I will talk over our plans; but let me tell you that the man who swiped that sixty-five thousand dollars, by the crude device you told me about, is in the employ of your bank."

Mr. Allen started to say something, changed his mind, and walked out of the room, scowling.

At breakfast the next morning, when Mr. Allen glanced over the headlines of his favorite newspaper his glance was arrested by an advertisement.

Across a double column were seven lines in bold-faced type with margins of empty paper. People could see that expensive space had been paid for and used to set off the text. It was good landscape advertising:

THE EXIT OF FAILURE
IS THE ENTRANCE OF SUCCESS

IF YOU FIND YOUR EXIT CLOSED
FIND ME!

EDWARD EVERSLEY, EXIT FINDER
PANAMA BUILDING
TEL. 777 ST. JAMES

Mr. Allen's lips curled in a sneer. What did the young man with the intelligent eyes and the flippant tongue, who advertised like a charlatan, imagine? That the world was full of asses?

Then Mr. Allen reflected that anybody who could induce all the asses in the world to pay a fee of ten cents each would become rich beyond computation. That made him admit that perhaps Mr. Eversley was not himself one of the feepayers. And that thought in turn increased his dislike of the young man's assurance. It would be difficult to avert the marriage. Mrs. Allen and Elizabeth were allies of the monkey expert who had so positively declared that the man who had stolen the sixty-five thousand dollars was employed at the bank. A look of alarm passed over Mr. Allen's cold gray eyes. Then he frowned and muttered: "Impertinent jackass!"

On glancing over the other morning papers he saw that all of them carried Mr. Eversley's advertisement. That the young man did not waste time did not seem to make Mr. Allen any happier.

Shortly after ten he answered the telephone at his desk, when he was informed by his operator that his home wished to speak to him.

It was Elizabeth, who said, eagerness ringing in her voice.

"Did you see Edward's advertisement? It is in all the papers."

"Yes, I did. And I want to tell you that you must not call me up for such trifles. You gave me a start. I thought something had gone wrong at home."

"Oh, no. Everything is all right. In fact, mother and I thought the engagement had better be announced ——"

"Stop! The young man promised not to talk about that until he had proven that he could earn a thousand dollars a week."

"Oh, no. We'll get married when he proves that, but this is only our engagement."

"I won't have it. You must wait!"

"Very well," sweetly agreed Elizabeth. "I'll wait until you come home to-night. Good-by, father. You might as well make up your mind to ——"

"Good-by!" he said, and hung up the receiver with a bang.

It was in that mood that he received a card on which was engraved:

MR. EDWARD EVERSLEY

Mr. Allen hesitated. Then he stopped hesitating, to frown. Then he stopped frowning, to become an animated icicle.

"I'll see him," he told the clerk.

"Good morning, Mr. Allen," said Eversley pleasantly. "I won't take but three minutes of your time. I've come to see just where the money was taken from and to ascertain positively whether you think the thumb print you say you got on the outside of the drawer is the print of the thumb of the man who took the notes."

"It is," said Mr. Allen quickly. Then he corrected himself. "At least so the detectives seem to think."

"Just let me take a look, won't you?" said Eversley with a polite persistence that annoyed Mr. Allen by persuading him to obey.

"Of course you will not let it be known that you are here on any errand connected with the—er—circumstances."

"If you will let it be known that I am to be your son-in-law everybody will hold me guiltless of the possession of brains. I have no desire to waste your time—or mine. I'm ready to look. Just a peep!"

Mr. Allen, with a reluctance so evident as to be insulting and a leisureliness that was even worse, rose from his seat and preceded the young man. Perhaps he felt he had overdone his rudeness, for he explained grudgingly:

"It couldn't have been taken from the inner vault. But we keep about two hundred thousand dollars in the outer vault for the paying tellers. I'll show you."

IT feels good! It fits good! And it wears for two seasons. The wonderful ribbed *Springtex* fabric is the reason.

Springtex has the feel of velvet—the elasticity of rubber—the toughness of leather. And it's healthful and warm—surprisingly warm for its weight. You'll like *Springtex* winter weights so well you'll buy the light weights for summer wear.

Besides comfort and warmth, you get a tremendous wear value in *Springtex*. It's made to wear for two seasons. Every garment is double stitched with flat seams and reinforced where strain comes. *Springtex* can't rip, tear, bag, bind, shrink, or irritate the skin.

"Remember to buy it—you'll forget you have it on." Get in touch with a *Springtex* dealer today. Examine a garment and make your own value estimation. If your dealer doesn't sell it yet, let us know.

UTICA KNITTING CO., Utica, N. Y.

"I simply press the button and fill myself and drink like this"

"I am Two Pens in One"—

A Self-Filler Pen—A Safety Pen

TAKE off my cap, dip me in any inkwell and I fill myself in two seconds—that's real Self-Filler Service.

Turn me topsy turvy and carry me around in any position and the ink stays securely locked in—that's Safety.

PARKER LUCKY CURVE
SELF-FILLING, SAFETY
FOUNTAIN PEN

My barrel is perfectly smooth from end to end—no projections—no openings—nothing that will permit the accidental escape of ink. I write 10 000 words from a single filling.

I have the happy faculty of pleasing folks who make my acquaintance. Right now I am doing a wonderful educational work among the school and college boys and girls. If you try me for a few days you will never let me go. Ask any Parker dealer to introduce me to you.

PARKER PEN CO.
90 Mill St., Janesville, Wis.

New York Retail Store in the big Woolworth Bldg.

Business Possibilities

Being an open letter addressed to the up-to-date Business Man—You are invited to read it.

YOU, Mr. Business Man, quite pride yourself upon your scientific efficiency. You have made large savings by substituting big motor trucks for horse-drawn wagons. You are constantly stopping leakages, reducing cost, and increasing output. But have you given your shipping cost any such scientific study? Have you considered that it may be to your interest to ship more largely by express?

A certain New York business man tried it recently. His output was well suited to the expedited movement and personal service of the express. And yet, out of a large total transportation cost during twelve months, the express had been used but little. It occurred to him that this might be increased to his advantage. He requested the co-operation of one of our traffic officials in a study of his shipping from an express point of view. It developed he had not taken into account a considerable truckage cost nor certain advantageous features of the express which were especially adapted to his business. The result was he began to ship more largely by express, and his net saving between July 1 and December 1 was sufficient to pay for another big motor truck which the increase in his business made necessary.

That was under the *old* express rates. It is more true *today*. Not only is there in effect a scientific and very simple method of quoting rates, but the rates themselves have been greatly reduced. In many cases they are lower than parcel post. For the amount and character of the service given, express rates are extremely low all the way across the land—even with the slight advance in package rates recently granted by the Interstate Commerce Commission.

The express gives you, at all points of any size, pickup and delivery service. It assumes full responsibility for your shipment. It gives you as well as takes from the consignee a receipt for each package. It gives you an expedited service on passenger trains, and in many cases on special express trains. Your small or fragile packages are packed in iron-bound safety-trunks, 100,000 of which are in constant use by this Company. This assures safety to your packages.

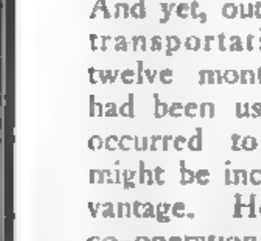
Try a little express efficiency in your own balance-sheet. The nearest Wells Fargo man will help figure it out.

Send to 51 Broadway, New York, for pamphlet, and learn why "It Is To Your Interest To Use The Express."

Wells Fargo & Co Express

Serves the Public Courteously, Promptly and Efficiently

Insist on This Label when you buy roofing



Roofing quality cannot be determined in advance by any kind of tests, no matter how scientific, and in order to protect you from taking such risks we attach this label of quality to every roll of our highest quality Roofing, giving the purchaser a definite guaranteed service, backed by the largest Roofing and Building Paper Mills in the World. You get this label only when you buy

Certain-teed

Roofing

1-ply guaranteed 5 years
2-ply guaranteed 10 years
3-ply guaranteed 15 years

Many cheap roofings bear labels that were formerly put on better goods—some manufacturers and some jobbers cannot meet keen competition, so cut the quality, but use the same label. Such labels often mean little or are misleading.

Certain-teed Roofing has made good on the roof for many years. Every fifth roll of Roofing made in the United States and Canada bears the *Certain-teed* label. By reason of our large volume we can make the best Roofing and sell it at prices that were formerly charged for roofings of lower quality.

Certain-teed products are sold by your local dealer. Be sure you get the label.

General Roofing Manufacturing Company

World's largest manufacturers of Roofing and Building Papers

New York City Chicago Philadelphia St. Louis Boston Cleveland Pittsburgh Detroit San Francisco
Cincinnati Minneapolis Kansas City Seattle Atlanta Houston London Hamburg Sydney

He walked into the tellers' cage followed by young Eversley. Mr. Allen said not a word to anybody, but human beings stepped aside quickly and deferentially from his path—the Red Sea dividing itself before Moses. Mr. Eversley took in all the mechanical precautions adopted to foil a ladylike assault on the citadel.

Mr. Allen could see that the young man was studying all possible ways by which a stranger could walk in and out, and admitted to himself that Eversley did it very discreetly. Mr. Allen pointed to a drawer in the vault, and then to a spot in the drawer, quite carelessly, even meaninglessly; but Eversley saw and understood.

"Very interesting," muttered the young man, looking at the ceiling, as if the indirect lighting system filled him with wonder.

Then he yawned.

Mr. Allen emerged from the cage followed by young Mr. Eversley and went into the bookkeepers' pens, paused by the coupon clerk, lingered a moment by the foreign-exchange man, as if he were showing to his young friend all the wonderful machinery of a modern bank. And Mr. Eversley merely nodded vacuously.

Then Mr. Allen in his most leisurely, dignified stride returned to his private office, nodded to his secretary to leave the room, and sat down at his desk. Eversley did not sit down.

"What made you think the finger print was fresh?"

"Nobody had touched the drawer for two hours. In another half-hour we would have taken the money back into the big inner vault."

"Inside job, beyond a doubt, but difficult to prove. We'll take a chance on the thumb print. Have you a photograph of it?"

Mr. Allen silently took out a bunch of keys, opened the only drawer in his desk that he always kept locked, and pulled out a photograph—one of several that Eversley saw were in the drawer.

Eversley looked at it and said musingly:

"That man never did manual labor. He has long, delicate fingers but a strong grip. He would not fumble. I should say one of your tellers could have such fingers but, of course, it might also be the hand of a writer of detective stories or," he added slowly, "of a surgeon. Well, my job is not to guess but to make money. If I tell you whose thumb print that is will you pay ten thousand dollars?"

Mr. Eversley looked steadily and coldly at Mr. Allen.

"Come," urged Eversley mockingly; "be a sport."

"Yes!" said Mr. Allen defiantly. His fists were clenched.

Mr. Eversley saw this and looked puzzled. Then his face cleared and he said amiably:

"I told you that my problem was to find the exit for your opposition to my marriage to Elizabeth. I also told you that I saw the door and that it was labeled Lord Timothy Dexter. Well, this is what I've done since I saw you. I've incorporated the Bertillon Souvenir Friendship Box Company. We shall manufacture and sell Bertillon Souvenir Friendship boxes."

He pulled from his pocket a small box three inches wide, one inch deep and six inches long.

"This is only a sample. The box will be attractive. On the outside of the lid is printed: 'Real friendship never changes. Neither does your friend's thumb print.' Inside you see this small inch pad; beside it is a package of small cards. The trick is to ask your friends for their thumb prints. They press their thumbs first on the ink pad and then imprint them on one of the cards. Place on same for name and date. On the inside of the lid you will read:

"'Swear your friends to remain loyal until their thumb prints change and they will be your friends as long as they live.

"'Collect thumb prints instead of autographs. Prints are characteristic and chirography is not.

"'We will pay ten thousand dollars to anybody who will tell us whose thumb print this is!'

"Below this line will be the facsimile of the thumb print found in the vault drawer. Our company's name and address follows. My newspaper advertisements begin tomorrow. Next week we'll have the box on the market. I expect to sell no end of them. We ought to catch your thumb printer."

Mr. Allen looked interested. Then he said grudgingly:

"That's clever."

"It's more than that. You will sign an affidavit that you will pay the ten thousand dollars to the order of anybody who complies with the condition laid down by the Bertillon Souvenir Box Company?"

"No. It would give it away."

"You are right. Instruct some other bank to do it. Fix it to suit yourself. Perfectly safe. You don't have to pay if the man isn't found. Good morning."

"Wait! I want to say ——"

"No time to listen. I've got to pick out the material, color and type to be used in the box. Good-morning."

"But ——" said Mr. Allen angrily to Mr. Eversley. Then he said "Confound it!" to the air. Mr. Eversley had hastened from the room.

The more Mr. Allen pondered on the Bertillon Souvenir Friendship Box the more he thought that young Mr. Eversley was an ingenious person, but the suspicion did not add to his happiness. When the robbery was discovered the secretiveness that so many bankers are apt to mistake for caution made the bank officers differ as to what ought to be done. It was argued by Mr. Allen himself that, if all the men in the bank's employ were asked to allow their thumb prints to be taken, two things would happen: The robbery would be advertised to the world and an atmosphere of suspicion would develop, which necessarily would demoralize the force. If every man felt himself suspected he would naturally suspect every fellow employee.

"A condition would be created," asserted Mr. Allen, "that would impair the efficiency of our force far more than the writing off of the small loss we have sustained." One of the vice presidents argued that inaction would serve to embolden the thief or thieves to make a second attempt. Also, that the bank must be like justice: it must not reck the money cost and must not consider mere expediency, but uncompromisingly discover and punish the malefactor. The teller had declared he had not touched the compartment of the inner vault where the money was, so if the thumb print belonged to somebody in the bank's employ the bank ought to know who that somebody was. Moreover, it did not follow that the owner of the suspected thumb must necessarily be the thief. But Mr. Allen's vote carried the day. And yet that triumph did not make Mr. Allen happy. He could not help thinking about Mr. Eversley.

In the meanwhile the young man was very busy. His first advertisement read:

$10,000 REWARD
A Child or an Invalid Can Win It
Watch This Space

He ran it three days. On the fourth the advertisement read:

It is Worth While Knowing
Wherein Real Friends Never Change.
Watch This Space.

It was followed by:

"Do You Wish to be Able to Distinguish Infallibly Your Friends and Make $10,000 Cash to Boot?

"Watch This Space."

On the next day came the advertisement of the Bertillon Souvenir Friendship Box Company, describing the box and the contents thereof. The public was also informed that the box was for sale everywhere.

And so it was: the pharmacy chains and the department stores and the news-stands and the Forty-second Street fakers had the boxes for sale at only one dollar.

On the following day the newspapers carried an advertisement with the thumb print and the ten thousand dollars' reward. In the Subway this thumb print glared at people and the ten thousand dollars was printed in easily legible letters.

Mr. Eversley, carrying a package, called at the Allen residence and asked for Miss Elizabeth.

She almost ran to meet him.

"Oh, Eddie!" she said. "Have you ——"

"Almost," he said, waving his hand to command silence. She stopped in her tracks and looked at him in alarm.

"First of all ——" he said.

She did.

"Sit down," he said presently, "and talk calmly. Do you wish to know how many we've sold?"

"Yes."

"Up to noon to-day we had disposed of 37,310. I've started men in all the big cities. I had to go to Philadelphia, Boston,

(Continued on Page 49)

Who's Your Tailor?

REGISTERED IN U. S. PAT. OFF. 1908 BY E. V. PRICE & CO.

Evening clothes that impart that grace and exclusiveness demanded by social propriety, are made only through individual measurement and designing—and by the most experienced full dress tailors—ours.

Have our dealer in your city show you our imported fabrics and send us your measure.

E. V. Price & Co.

Largest tailors in the world of good made-to-order clothes

Price Building Chicago, U.S.A.

If you don't know who our dealer is, write us for his name and address

Sold in 10c, 25c cans and larger sizes in all parts of the world.

If your grocer does not yet carry Towle's Log Cabin Syrup send us 10c for a can today.

Log Cabin Syrup and Golden Brown Wheat Cakes!

Wheat cakes are an American institution. The fondness for the old-fashioned flavor of pure maple is an American characteristic. Yet hundreds of people often let their desire for wheat cakes go unsatisfied because they have grown discouraged in the effort to get good syrup.

Just remember the log-cabin-shaped can that holds Towle's Log Cabin Syrup—and see that you get it. Log Cabin Syrup is made of pure, first-tap maple sap boiled down to sugar and blended with pure refined cane sugar into a syrup which has the requisite body to emphasize the rich deliciousness of the flavor of pure maple.

TOWLE'S LOG CABIN
CANE AND MAPLE SYRUP

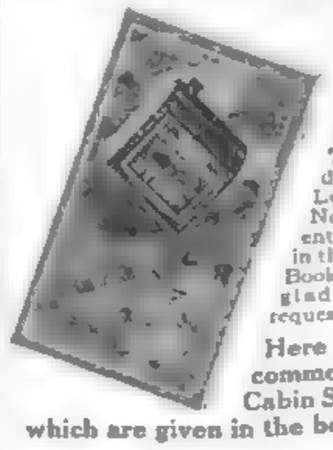
Not only with wheat cakes, waffles, tea biscuits and the like is Log Cabin Syrup delicious, but you should have our special book of maple recipes—sixty-seven different ways to use Log Cabin Syrup. Make candies with it, make desserts, salads, etc. Write for the book now. A brief description is printed at the right.

Try this recipe for wheat cakes

1½ cups flour, ½ cup white corn meal, 1 even teaspoonful salt, 1 scant teaspoonful baking soda, 2 well-beaten eggs, Towle's Log Cabin Syrup. Stir soda into cup of thick sour milk or buttermilk; mix into ingredients—add sour milk to make thin batter. Serve hot with Log Cabin Syrup.

You can always know Log Cabin Syrup by the log-cabin-shaped can. It is never sold in any other package. If your grocer hasn't it, send us his name and ten cents for a regular-sized ten-cent can. Write for the free recipe book anyhow, whether you send for the can or not.

The Towle Maple Products Company
St. Paul, Minn.
122 So. Michigan Ave., Chicago, Ill. 100 Hudson St., New York, N. Y.



FREE This book of wonderful maple dishes

There are scores of delightful uses for Log Cabin Syrup. Nearly seventy different uses are suggested in the Log Cabin Recipe-Book, which we will be glad to send you on request.

Here are a few of the common uses for Log Cabin Syrup, recipes for which are given in the book:

BREAKFAST
On Oatmeal or other Cereal
Wheat Cakes
Buckwheat Cakes
Corn Cakes
French Toast
Fritters
Hot Biscuits
Grape Fruit

LUNCH
Fruit Salad
Sugar Rolls
Maple Apples
Ice Cream Sundae
Rag-a Muffins
Tapioca Pudding
Fried Mush
Ginger Bread
Baked or Boiled Beans
Log Cabin Sandwiches

DINNER
Log Cabin Mousse
Log Cabin Blanc Mange
Log Cabin Pudding Dessert
Log Cabin Walnut Cake
Log Cabin Cream Cake
Log Cabin Orange Custard
Log Cabin Maple Pie
Log Cabin Pound Cake
Log Cabin Graham Pudding
Log Cabin Roly Poly
Log Cabin Fairy Fluff
Log Cabin Floating Island

CANDY
Log Cabin Butterscotch
Log Cabin Caramels
Log Cabin Fudge
Log Cabin Maple Candy
Log Cabin Walnuts
Log Cabin Toffy

NOTE to reader

The Towle Maple Products Company
St. Paul, Minn.
122 S. Michigan Ave., Chicago, Ill.
100 Hudson Street, New York, N. Y.

(Continued from Page 46

Baltimore and Washington. I didn't go to Chicago, because I had not enough preparation in fortitude. It would have kept me away from you a week." He kissed her twice and went on: "Of course all I've taken in goes for advertising. I've signed a contract with an agency and they'll be wanting a check pretty soon. Well, I'll have the money ready for them. How's father?"

"He ought to be in any moment now. But have you found the man who ——"

"Not yet, but don't worry. We'll get him or ——" He paused and frowned.

"Or what?" she asked anxiously.

"Or Lord Timothy Dexter! Is that your father coming in now? I want to see him."

She dutifully went out of the room to find out and presently returned, followed by her father.

"How do you do, Mr. Allen?" asked Eversley politely.

"I'm very well, thanks," said Mr. Allen frigidly.

"Seen the Bertillon Souvenir Box yet?"

"No."

"They are in that package, Elizabeth. Show one to father."

Elizabeth obeyed proudly.

"I helped Edward design it," she informed Mr. Allen. Then she opened the souvenir box.

"Let him give you his thumb print, my dear," said young Eversley with a mildly jocular smile. His eyes, however, were serious.

"No," said Mr. Allen, frowning fiercely. "I am not a child."

"Do you mean that you are always a banker?" said Eversley.

Mr. Allen ignored the insult.

"Elizabeth said you wished to see me." He spoke in the tone of voice of a man who has made up his mind to say No.

"Yes. I want your bank to purchase a couple of hundred of the boxes and get prints of all your employees."

Mr. Allen started slightly. Then he perceived that young Eversley was watching him intently.

"I don't believe you'll find the thief among our men," he said.

"That's all right. Let's hope not; but you can now get the prints without letting anybody know that you suspect it was an inside job."

"It is not a bad plan," admitted Mr. Allen grudgingly.

"It is a very good plan," said Mr. Eversley. "Shall I send you two hundred and fifty boxes?"

"Will that be enough, Eddie?" asked Elizabeth anxiously.

"I think so. Will it, sir?"

"But why should we buy ——"

"One of your vice presidents, or the cashier, or some officer who is popular with the clerks, can give the boxes away to the employees as presents—half in jest, you understand and ——"

"There is no jesting in our bank," interrupted Mr. Allen.

"That's why you lost the sixty-five thousand dollars. Will you take more than the two hundred and fifty boxes?"

"Do, father," prompted Elizabeth. "They are only a dollar apiece."

"You are not going to charge us ——"

"Full price," interjected Mr. Eversley.

"Of course," said Elizabeth decidedly.

"Very well," said Mr. Allen smilelessly. "Everybody in the bank ought to give somebody designated by you a print of his thumb. Extra packages of cards, ten cents each. The popular vice president ought to show the clerks the prints of the officers, beginning with the president ——"

Mr. Allen shook his head quickly and firmly.

"I cannot officially countenance any such—er—silly games. It is an ingenious plan, I will admit, but ——" He shook his head.

"Don't you wish the thief caught?" asked Eversley with a pleasant smile, looking curiously at the president of the bank.

"Of course, of course," impatiently said Mr. Allen.

"Very well; I'll have them ship you the two hundred and fifty boxes. Kindly send check by return mail. My advertising bills are heavy and I need cash. It may interest you to know that I've sold nearly six thousand boxes to other banks and financial institutions. It's all a nice little game; but they are getting their employees' thumb prints without making them feel like criminals. Thank you for your order. Get ready to pay the ten thousand dollars. Elizabeth and I will now consider plans for our company's merchandising campaign. She is a great help to me, but she's uncomfortable when anyone else is looking at her. It seems to interfere not only with her ideas but with the flow of her words. Thanks, very much, Mr. Allen."

As Mr. Allen walked out of the room Mr. Eversley, standing very close to Elizabeth, whispered tensely:

"Now!"

Before she knew it, she did.

Presently she said:

"Isn't it queer papa wasn't enthusiastic over your plan?"

"Yes ——" Then Eversley corrected himself quickly. "Oh, no. He wouldn't admit I have brains. Elizabeth, did I ever tell you that you are not only perfectly wonderful but wonderfully perfect? Did I, dear? Because you are, you know."

"Silly!"

"Of course! It reduces all men to that state. It's something to be proud of, I think. Do you hanker for an icicle bound in full sheepskin?"

She moved away from him. Then she said: "No!"

He followed her.

"Sit down. We are not cave dwellers. Let us discuss perfection."

They did to their own complete satisfaction. But when he left her an hour later he said to her:

"Say, Elizabeth, I'll get you the prints of some famous people. You must help me to make thumb-print collecting a fashionable fad. You ought to have prints of all your relatives and preserve them. Data, to have scientific value, must be adequate in quantity. You might get your mother's—and," he finished carelessly, "your father's."

"I will," she promised.

"Get anybody. Drum up trade. The more we sell the nearer we get to ——"

"To the ten thousand dollars' reward!" she interjected.

"To my happiness!" he told her. "Last one!"

However, it wasn't quite the last one.

The Bertillon Souvenir Friendship Box was a sensational success. All over the United States people not only bought it, but began to collect thumb prints of friends and acquaintances. The newspapers carried heavy and highly artistic advertising, and every now and then somebody would claim the reward—column after column of reading matter—only to discover that the prints were, alas, not the same.

Hundreds of thousands of nonmercenary Americans read the advertisement—and collected thumb prints more assiduously than ever.

The Bertillon Souvenir Friendship Box Company made and shipped their product almost by the carload and even developed an export business. Printed in Spanish, French, Italian, Dutch, Russian, Yiddish and German, the offer to give somebody ten thousand dollars was made intelligible to six hundred million human beings.

Elizabeth had constituted herself into an independent selling department and daily expected the news of the detection of the dreadful person who had reduced papa's bank's surplus by sixty-five thousand dollars.

One evening, exactly two months after the beginning of the Bertillon Souvenir Friendship Box Company's wonderful campaign, Mr. Eversley came in, his face beaming with joy. "Have you found him?" she asked excitedly.

"Is that the correct salutation between people who will be married in a few days?"

She kissed him and again inquired:

"Have you found him?"

"No. But I've got the money."

"The ten thousand dollars?" Her mind, Christianlike, fixed on the imprisonment of a fellow Christian.

"No, the one hundred thousand dollars, or to be exact, the $169,385.54 of net profits and the sales only fifteen per cent below our banner week. So I think we can tell father to let us announce the engagement and then, in a reasonable time, say ten days—we can ——"

"I couldn't get ready in less than ——"

"Ten days. You are marrying an American, who has no time to waste and isn't interested in an elaborate trousseau. Naked we came into the world ——"

"Edward!" she cried and blushed.

"Elizabeth, I can't wait over two weeks. That's flat!" And he looked at her hungrily. "My darling, how can you ask me to wait? We'll do our shopping together.

NEW HAMMERLESS

SAVAGE

FIVE SAFETIES

1
Automatic grip safety. Won't shoot unless you squeeze both grip and trigger
2
No hammer to catch in pocket. Breech completely enclosed
3
Locks gun positively against discharge
4
Prevents "didn't know it was loaded" accidents
5
Tells when to reload while firing—an emergency safety

Only automatic that received award at the San Francisco Exposition

AWARD MEDAL GOLD

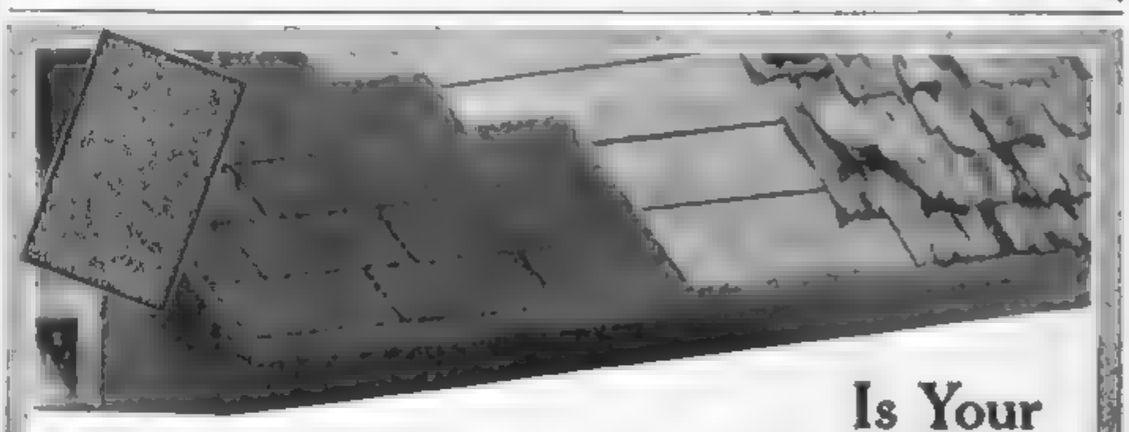
10 Shots Quick!

(vs 6 or 8 in all other automatics

Aims Easy as Pointing Your Finger)

SAVAGE ARMS COMPANY

710 Savage Ave. Utica, N. Y.



Is Your

Home One of the 200,000 Homes

—that must be re-roofed before snow flies? If so, have you considered Asphalt Shingles, the roof that *stays young?*

They have been tested on thousands of homes for many years. Their surfacing of crushed slate or rock shields them against wear and burning sparks. Their Asphalt water-proofing, that does not dry out, keeps them *permanently* rain-proof.

This time do the job *thoroughly.* Use a beautifully colored roofing that never needs painting or staining. One that lasts twice as long, does not curl up or crack, and gives you perfect roofing service practically without repair expenses.

National Re-Roofing Week—Oct. 4 to 9

Re-roof Your Home with Asphalt Shingles *The Efficient Roof*

Lumber, Hardware and Builders' Supply Dealers are specializing on ***Asphalt Shingles*** during Re-roofing week, October 4th to 9th. This is the best time for you to have a new roof applied before the winter rains and storms begin. Call up your Carpenter or Contractor today and have the work started promptly before the rush.

Make this trade mark your guide. Used by the best makers of Asphalt Shingles to mark their products so you can know them.

ASPHALT SHINGLES—

"Destined to Roof the Nation's Homes"

Get This Valuable Booklet Our Booklet, "*The Roof Distinctive*," tells you how to save money and get a better roofing. Write for a free copy. It gives many valuable suggestions on building and re-roofing.

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Gentlemen: Please send me your free book of building suggestions, "*The Roof Distinctive.*"

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NO STROPPING—NO HONING

The Gillette on the Outposts of Civilization

"IN Alaska," said a prospector, "freight rates are so high that we limit our buying right down to the necessities."

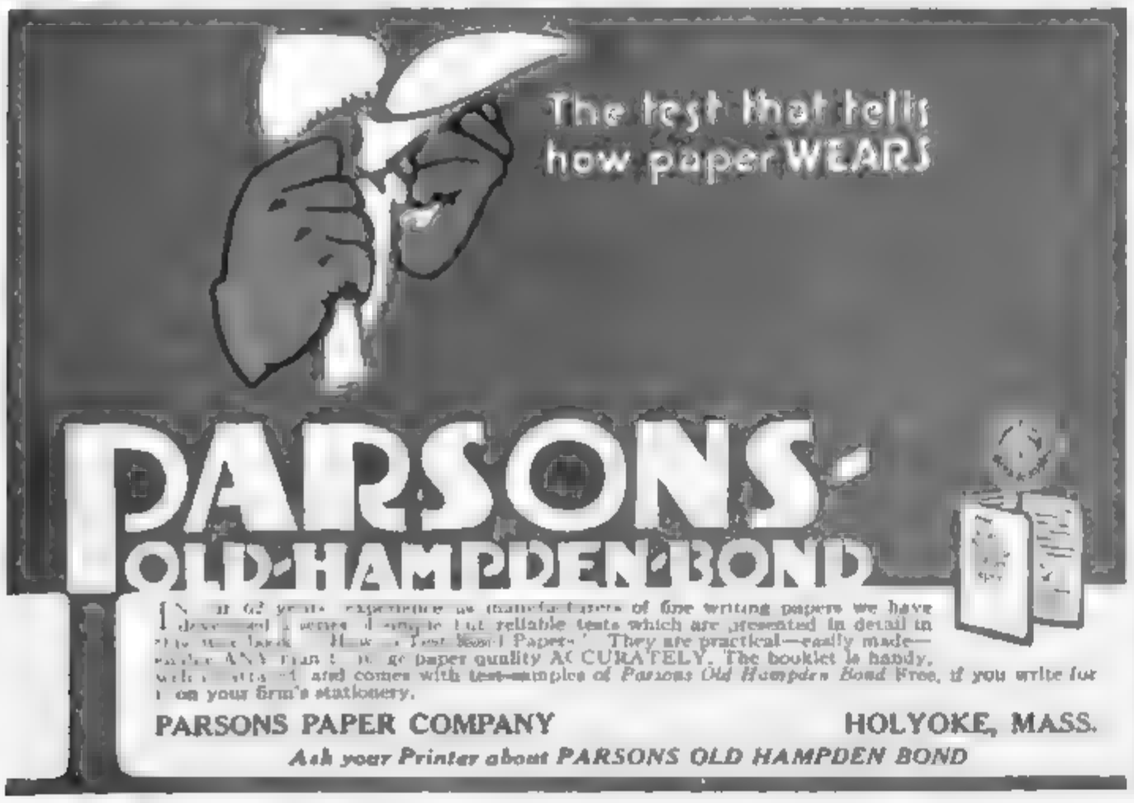
Alaska uses thousands of Gillette Safety Razors. For men nowadays, whether "mushing" in Alaska, "trekking" in South Africa, or penetrating the Jungles of South America, take with them the solace of the Gillette Shave—no stropping, no honing. The biggest little comfort in the pack.

Gillette Safety Razors used by more than 7,000,000 men. On sale by 145,000 dealers throughout the world.

Gillette Razors, $5 and up. Blades, 50c. and $1 the packet.

GILLETTE SAFETY RAZOR COMPANY
BOSTON, MASS.

DON'T LET YOUR BOY BEG FOR SPENDING MONEY. He will learn thrift, salesmanship and self-reliance if he earns his own money selling the Curtis publications. We'll tell him how. Address Sales Division, Box 92, THE CURTIS PUBLISHING COMPANY, Independence Square, Philadelphia, Pennsylvania.



I want to get back to my own work. Between the Bertillon box and the exit finding I've been unable to attend to my real business. You've got to do it!"

"Do you really mean it?" she asked.

"Do I? Do you?"

"I'll have to see mother."

"No need. I've fixed it up with her. She is the second nicest person in the world. Is papa at home?"

"Yes."

"Come on, I want to see him."

"He's in the library, reading the stock-market reports."

"Fine. He'll be in the proper frame of mind to talk turkey. Come on!"

Hand in hand they entered the library. Mr. Allen put down his newspaper and looked up. He made himself intensely disagreeable by the not unusual expedient of elevating his eyebrows and looking as if he wouldn't believe it even in the form of an affidavit.

"How do you do, Mr. Allen?" said Mr. Eversley. "I am glad to find you in this cheerful mood. I think you ought to be informed that our engagement has been announced and that the wedding invitations have been ordered. The date will be fixed by Elizabeth and her mother, probably for the eighteenth. I can't wait. I have too much to do. I think you can make up your mind to part with about two hundred thousand dollars. You are getting off cheap. I have now on deposit in your bank one hundred and sixty-nine—Elizabeth tell your father exactly how much. The total is in lead pencil."

"One hundred and sixty-nine thousand three hundred and eighty-five dollars and fifty-four cents," read Elizabeth from the pass book.

"And the company has unfilled orders for 3287 dozens. I've made money at the rate of sixteen thousand dollars a week net—and what I spent for advertising would make you weep. It nearly did me, but I was in a hurry. By the way, I haven't seen your thumb print yet."

"He won't give it to me," said Elizabeth.

"No, and I don't intend to." Mr. Allen frowned resolutely.

Mr. Eversley walked up to within eighteen inches of Mr. Allen and, looking at him full in the eyes, asked:

"Are you afraid?"

"What do you mean?"

"Did you leave your thumb print on the drawer in the outer vault where the money disappeared from?"

"What—what do you mean?"

"Here, give me your thumb print!" said Eversley, pulling from his pocket one of the B. S. F. boxes. "Now, I'm tired of your dilly-dallying. Give me your thumb print; do you understand?"

"I won't allow you to use such language to me in my own home."

"Very well. Do you want me to print an advertisement saying you are the only banker in New York who is afraid to have a thumb print taken?"

"I'm not afraid," shouted Mr. Allen, his hand behind his back.

Elizabeth grew deadly pale.

"F-father!" she gasped.

"Confound it!" shrieked Mr. Allen.

"Print!" said Eversley peremptorily. His face was stern and his whole attitude was one of determination.

Mr. Allen glared at him.

"This way!" said Eversley, and pressed his thumb first on the little ink pad and then on the top card. He pulled it off and showed his thumb print to Mr. Allen.

"Now, you!" he commanded. And Mr. Allen obeyed.

Elizabeth was gazing fascinatingly at the print on the lid of the box.

"Is—is it the same?" she murmured.

Eversley put Mr. Allen's print in his pocket very carefully and said:

"Of course not. That was his way of not submitting to the inevitable. I can't take time to explain the psychology of it. It's more frequent in your sex than in his, but over-prolonged enjoyment of power makes men feminine!"

Mr. Allen, gazing fascinatedly at young Eversley, shook hands in silence.

"Brains! Nothing but! I tell you that exit-finding notion of mine was fine. It is going to pay very well. I'll tell you about it sometime. Most interesting cases. Over a thousand a week there too. I mean dollars. But my own exit was easy. The moment I saw Lord Timothy Dexter on the door."

"Whatever does that mean, Edward?" asked Elizabeth. "Who is he?"

"If you will look in the encyclopedia you will learn that he was born in Malden, Massachusetts, in 1743, rose to great affluence and died in 1806. He saw that people set great store by titles of nobility, so he very properly assumed one and had himself called Lord Timothy Dexter ever afterward. He built a freak house for himself, so that everybody talked about it; and he adorned the garden with forty statues of famous men, all of wood and one of them of himself. He wrote a book appealing to those of his compatriots who had made money. The title was A Pickle for the Knowing Ones. His printers said his punctuation was bum, so he decided not to have any punctuation at all in the body of the book, but at the end he printed a page of commas, another of semicolons, another of periods, another of interrogation marks, and so on. And then he invited his intelligent readers to pepper and salt the dish to suit themselves. You can see that such a man was bound to make a great deal of money. I got my clew from one of his most successful deals. He learned that the natives of the West Indies had never even seen a warming pan, the kind our grandmothers used to warm the bedclothes in the winter. So he sent a big shipment of them to the Spanish Main. Everybody told him he was crazy to send such things to the tropics and assured him he would lose everything he had, but he knew better. He knew nobody ever had tried. So he sold every pan at a huge profit and made a big winning. You see, the natives used the pans for portable charcoal stoves. It was just what they wanted. I tell you that man had money-making brains. I read his name on the door I had to open in order to win Elizabeth."

"Isn't he wonderful, father?" said Elizabeth.

Mr. Allen sniffed so contemptuously that Eversley frowned.

"My dear Mr. Allen, one of your depositors is a man who manufactured a cap for locomotive engineers to use in snowstorms, and never sold one to a locomotive engineer, but sold several hundred thousand to summer girls. You think a lot of his judgment. I invented the Bertillon Souvenir Friendship Box so that if I didn't get the ten thousand dollars' reward for discovering the thief I'd sell enough of them to give me Elizabeth. See? I couldn't lose. That," he added modestly, "is gumption. Now you see why I saw Lord Timothy Dexter's name on my door.

"I knew that the door I needed was the church door, because my marriage to Elizabeth was involved. Then I saw that it must be plastered with dollar signs, so by a curious process of psychological association and induction the dollar signs made themselves into letters and the letters read Lord Timothy Dexter. I thought of sending warming pans to the tropics. I wished if possible to find who stole your sixty-five thousand dollars, but I had to do it by some way which would give me money, whether I found out or not. So I invented the Bertillon S. F. Box. We ought to have found out whose thumb print that was, but we haven't. We have sold, however, enough of the boxes to send two hundred thousand little tokens to the bank to Elizabeth's credit."

"Yet with all your brains you haven't discovered ——"

"Anybody can be a detective. But to be a detective who doesn't detect, and to get rich at it, and be able to marry the most wonderful girl in the world, and to pick out such a man as Mr. George Thurston Allen for a father-in-law—that, I take it, shows brains. Any time you are really in trouble come to us, Mr. Allen. Elizabeth and I will help you—at a fair price. My office is in the Panama Building. Remember Lord Timothy Dexter. He was a great man."

"I think he was a darling," said Elizabeth.

"He opened the door for me, dearest," said Mr. Eversley tenderly. "Isn't it time for another?" He turned to Mr. Allen and said: "Sir, your daughter is about to kiss me. Can I find your exit for you?"

He looked at the door. Mr. Allen did the same.

"It's an infernal ——" began Mr. Allen.

"It's paradise," said Mr. Eversley politely, "or it was before a third party butted in."

And Mr. Allen did not hiss as the snake did because the word he used had no sibilants.

Editor's Note—This is the first of a new series of stories by Edwin Lefèvre. The second will appear in an early issue.

THE Detroit ELECTRIC

Prices $1975 to $2275

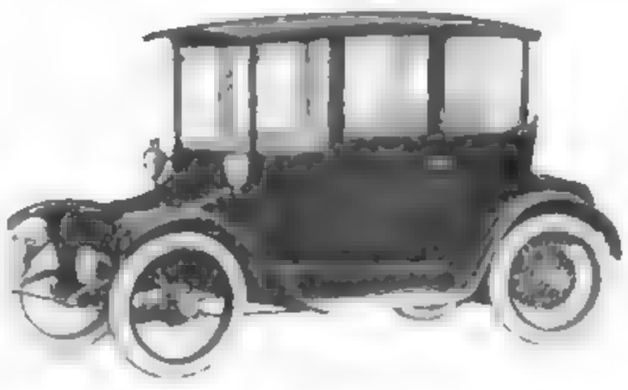
THE Detroit ELECTRIC

The Enclosed Car

is favored by the experienced motorist

The Detroit Electric

should be your choice of an enclosed car



enclosed car built—for $600 to $725 less than last season. The new prices, f. o. b. Detroit, are

Model 61 4-pass. Brougham	**$1975**
Model 60 5-pass. Duplex Drive Brougham	**$2275**
Model 59 5-pass. Rear Drive Brougham	**$2225**
Model 58 5-pass. Front Drive Brougham	**$2250**
Model 57 4-pass. Rear Drive Brougham	**$2175**
Model 56 3-pass. Cabriolet	**$2075**

Utility **is the new rule by which men now measure motor car values. The day when high prices were willingly paid for cars which could be used but seven or eight months a year has passed. The obvious advantages of the enclosed car—the car for all weather all the year—are steadily winning more and more motor car buyers. The Detroit Electric—*an enclosed car*—is, we believe, the finest type of an all-year, all-service, family automobile. Here are 10 real reasons why it should be *your car:***

Highest quality

For nine years the Anderson Electric Car Company has specialized on and confined its efforts exclusively to building enclosed automobiles, *electric powered*. Last year the Detroit Electric led any enclosed automobile—either gasoline or electric—in volume of sales. We've increased our output 100% since then. This doubled production—with its many economies has enabled us to reduce prices and still maintain the highest quality. The 1916 Detroit Electrics are absolutely the same high quality as our 1915 models.

Prices lowered

The Detroit Electric is an *enclosed car* and should be contrasted as to price and quality—not with the open car—but with the sedan or enclosed coupé. You can buy a Detroit Electric—and to our knowledge there is no finer

Year 'round use

The enclosed car gives you twelve months' continuous service every year. You will find the Detroit Electric equally efficient winter and summer—365 days in the year. Severest weather does not affect its mechanism. On coldest days you drive in warmth and comfort. On summer days you enjoy open car coolness. *There is positively no heat from the motor.* Clear vision windows—front and back and on both sides—may be fully opened, thus giving perfect ventilation. And you are saved the necessity of changing bodies.

Real family car

The Detroit Electric is so easy to operate that every member of the family can drive it with absolute confidence and safety. Therefore you get the maximum use of a car in the Detroit Electric because your wife and daughter never have to depend upon the hired chauffeur, nor wait until you can release yourself from business to drive them about. Remember—the *resale* value of every automobile is determined by its *months of use* more often than by its *miles of use;* therefore it is relatively the same whether the car has stood idle in front of your office or has been driven by the family during your business hours. Consequently the car which can be used the most each day returns the greatest value on the investment.

Economical

Compared with other cars the operative cost of the Detroit Electric is remarkably low. Cost of current for battery charging averages $5 to $7 per month. Even this is being constantly reduced. Life of tires on Detroit Electric is longer than on other types of cars. So simple is the mechanism—so well is the Detroit Electric built—that repair, replacement and adjustment costs—expenses which form the big burden of many automobile owners—[illegible] concern the Detroit Electric owner

Dependable

Especially is the Detroit Electric a reliable, dependable car. You never wonder whether or not it will go. Though the temperature should be below zero you never experience any difficulty in starting. It gets you there and back—any day and every day—and all the year around.

Power a-plenty

You find in the 1916 Detroit Electric an abundance of power—smooth, resistless power that enables you to climb any hill, pull through heavy going, and carries you swiftly and quietly over interurban roads as well as about town.

Big mileage range

The big-capacity batteries of the Detroit Electric afford you more mileage—without recharging—than you will ordinarily use in a day's motoring. 98% of all trips taken are within the mileage range of the Detroit Electric on one charge.

Wide utility

The Detroit Electric is essentially an *every-purpose* car. For interurban jaunts, for trips about town, to the theatre, office, club, or formal evening function, it is equally adaptable and convenient. And it is the preferable automobile because of its cleanliness and freedom from fumes and odors.

Quiet operation

The motive power of the Detroit Electric is a fluid, continuous stream of electricity. There are *no* explosions, *no* intervals between impulses, *nothing* to jar and tire you, *nothing* to batter the mechanism. You'll be surprised at the distance you can ride without the slightest fatigue.

See the nearest Detroit Electric dealer at once and let him prove to you that what we say is true.

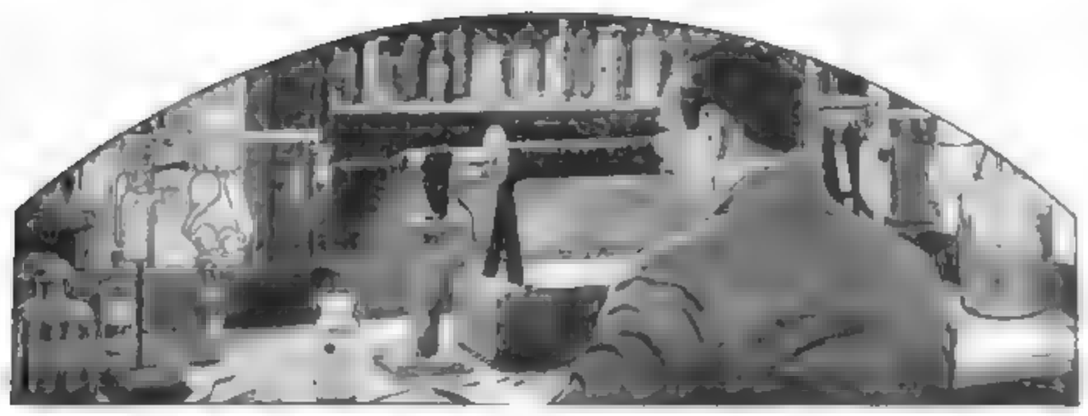
Anderson Electric Car Co.

Makers of Detroit Electrics

Detroit . . Michigan

(67)

World's Largest Builders of Enclosed Automobiles



How Did *You* Think Pens Were Made?

"BEFORE my trip to Camden" (writes a recent visitor to the greatest pen plant in America) "I had some sort of a hazy idea that steel was somehow put in one end of a machine, and that pens were just ground out at the other.

"The very first thing I saw opened my eyes.

"Your laboratory (it had never occurred to me that a pen plant needed one). If there is anything that is unfathomable to an ordinary human like me, it is a mysterious, uncanny array of bottles, retorts, siphons, and such things as I saw there.

"Chief Chemist patiently explained to me a lot of things about oxygen absorption, carbon, and so on, from which I managed to deduct that he was testing the latest shipment of steel, to determine whether or not it contained exactly the right percentage of carbon.

"When he told me this steel, from which all Esterbrook Pens were made, cost more than that in the mainspring of my watch, I thought I had reached the ultimate.

"But on top of this he was adding that the result from this one simple (?) test controlled the treatment of the steel through all its various stages of becoming a pen.

"I thought it would be a fine idea to just follow a batch of steel through to the finished pen. Somebody nailed that thought. It would take 20 whole days to make one little pen out of the piece of steel I held in my hand.

"Then surprise piled on surprise, until I found myself outside rubbing my eyes with amazement at all I had seen.

"Out of a myriad of impressions, too astonishing to detail, I retain a magnificent understanding of why some pens are so much better than others. Never again can I enjoy the blissful ignorance that all pens are alike."

Our visitor must voice the sentiments of millions of others, for we have to make more pens than all other American manufacturers put together, to fill the Esterbrook demand.

Send 10c for useful metal box containing the 12 most popular Esterbrook styles, including Falcon 048, the most popular pen in the world.

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It is stiffer, more durable.

It can be papered without warping, shrinking or buckling.

It resists moisture, cold, heat, fire.

It is *better* than lath and plaster.

Write for sample and fascinating book of "homey" interior decorative schemes.

Compo-Board is sold in strips four feet wide by one to 18 feet long by dealers everywhere.

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DOOR CLOSERS

If you do not know what a *Door Closer is, you ought to.* We will send you a booklet telling just how this device brings quiet, comfort and satisfaction into the home, church, office, club, library or store.

It is a luxury, which once used becomes a necessity, and the price is within reach of all.

The Yale & Towne Mfg. Co.

New York

Stamford Conn.

THE GRAY DAWN

(Continued from Page 23)

roared like a bull. If a man would not fight, would not defend his actions, how could a gentleman get at him except by street brawling or assassination, both of which were repugnant to finer feelings? A dozen fire eaters felt themselves personally insulted. The crowd surrounded Keith, shouting at him, jostling him, threatening. A cool, somewhat amused voice broke in.

"Gentlemen," said Talbot Ward, in so decided a tone that they turned to hear, "I am a neutral nonpartisan in this little war. I am for neither party, for neither opinion in the matter. I, like Mr. Keith, never fight duels. But may I suggest—merely in the interest of fair play—that for the moment you are forgetting yourselves? My opinion coincides with Mr. Keith's, that dueling is a foolish sort of game. But it is a game and recognized; so if you are going to play it, why not stick to its rules? Mr. Keith and Mr. Ware have exchanged shots. Mr. Ware has, therefore, had satisfaction. Now Mr. Keith and I are going to walk—quietly—to the boat. We do not expect to be molested."

"You don't mean to tell me yo're llnin' yourself up on the side of that blackleg!" cried Major Miles in astonishment.

"Well," put in a new voice, a very cheerful voice, "I don't pretend to be neutral, and I'd just as lief fight duels as not. And I'm willing to state to you-all that though I don't know a damn thing about this case nor its merits, I like this man's style. And I'm ready to state that I'll take his place and fight any—or all—of you right here and now. You, Major?"

All eyes turned to him. He was a dark, eager youth, standing with his slouch hat in his hand, his head thrown back, his mop of shiny black hair tossed from his forehead, his eyes glowing. The Major hummed and fussed.

"I have absolutely no quarrel with you, suh!" he said.

"Nor with my friend yonder?" insisted the newcomer.

"I should esteem it beneath my dignity to fight with a craven and a coward, suh!" the Major saved his face.

The stranger glanced at Keith, an amused light in his eyes.

"We'll let it go at that," he conceded. "Anybody else?" he challenged, eying them.

All seemed busy getting ready to go home and appeared not to hear him. After a moment he put on his felt hat and joined Keith and Ward, who were walking slowly toward the landing.

"Well!" remarked a rough-looking Yankee, our old friend Graves, of the Eurekas, to his friend Carter. "I didn't know anything would cool off the Major like that!"

"Reckon the Major knew who he was talking to," replied Carter.

"Who is the cuss? I never saw him before."

"Don't you know him? I reckon you must have heerd of him, anyway. He's just down from the Sierra. That's the express rider, Johnny Fairfax—Diamond Jack, they call him."

Graves whistled an enlightened whistle.

XLVIII

JOHNNY FAIRFAX accompanied Keith all the way back to his office, although Talbot Ward said good-by at the wharves. He bubbled over with conversation and enthusiasm, and seemed to have taken a great fancy for the lawyer. The theme of his glancing talk was the duel, over which he was immensely amused; but from it he diverged on the slightest occasion to comment on whatever struck his notice for the moment.

"That was certainly the rottenest shooting I ever saw!" he exclaimed over and over, and then would go off into peals of laughter. "I don't see how twelve shots at that distance could miss! After the second exchange I concluded even the side line wasn't safe, and I got behind a tree. Pays to be prompt in your decision—there were a hundred applicants for that tree a moment later. The bloodless duel as a parlor amusement! You ought to have charged that large and respectable audience an admission fee. That's a good idea—I'll present it to you. If you ever have another duel you must have a good manager. There's money in it."

Keith laughed a trifle ruefully.

"I suppose it was funny," he said.

"Now don't get huffy," begged Johnny Fairfax. "What you ought to do is to learn to shoot. You'll probably need to know how, if you keep on living round here." His eye fell on a shooting gallery. "Come in here," he urged impulsively.

The proprietor was instructed to load his pistols, and for a dozen shots Keith was coached vehemently in the elementals of shooting—taught, at least, the theory of pulling steadily, of coordinating various muscles and psychological processes that were not at all used to coördination. He learned that mere steady aiming was a small part of it.

"Anybody can do wonderful shooting with an empty pistol," said Johnny contemptuously; "and anybody can hold as steady as a rock—until he pulls the trigger."

"It's interesting," conceded Keith—"mighty interesting. I didn't know there was so much to it."

"Of course it's interesting," said Johnny; "and you're only at the rudiments. Look here!"

And to the astonishment of Keith, the worshipful adoration of the shooting-gallery proprietor and the awe of the usual audience that gathered at the sound of the reports, he proceeded to give an exhibition of the skill that had made him famous. The shooting galleries of those days used no puny twenty-twos. Derringers, pocket revolvers and the huge navys were at hand—with reduced loads, naturally—for those who in ordinary life habitually affected these weapons.

Johnny shot with all of them, displaying the tricks of the gunman with all the naïve enthusiasm of youth. His manner throughout was that engaging mixture of modesty afraid of being thought conceited, and eager pride in showing his skill, so attractive to everybody. At first he shot deliberately, splitting cards, hitting marbles and devastating whole rows of clay pipes. Then he took to secreting the weapons in various pockets, from which he produced and discharged them in lightning time. His hand darted with the speed and precision of a snake's head.

"I've just been fooling with shooting things tossed in the air," he said, exuberant with enthusiasm; "but I'm afraid we can't try that here."

"I'm afraid not," agreed the proprietor regretfully.

"It really isn't very hard, once you get the knack."

"Oh, no," said the proprietor with quite elaborate sarcasm. "Say," he went on earnestly, "I suppose it ain't no use trying to hire you ——"

Johnny shook his head, smiling.

"I was afraid not," observed the proprietor regretfully. "You'd be the making of this place. Drop in any time you want practice—won't cost you a cent. Would you mind telling me your name?"

"Fairfax," replied Johnny gruffly, embarrassed.

"Not Diamond Jack?" hesitated the proprietor.

"I'm sometimes called that," conceded Johnny, still more gruffly. "How much is it?"

"Not one gosh-dinged, continental red cent," cried the man, "and I'm pleased to meet you."

Johnny shook his extended hand, mumbled something and bolted for the street. Keith followed, laughing.

"It seems you're quite a celebrity," he observed.

But Johnny refused to pursue that subject.

"You come with me and buy you a pistol," he growled. "You ought not to be allowed loose; you're as helpless as a baby."

Johnny picked out a small, thirty-one caliber revolver and a supply of ammunition.

"Now you practice!" was his final warning and advice.

Keith went home with a new glow at his heart. He was ripe for a friend.

Johnny seemed to have little to do for the moment. He never volunteered information as to his business or his plans, and Keith never inquired. But the young express rider fell into the habit of dropping in at Keith's office. He was always very apologetic and solicitous as to whether or not he was interrupting, saying that he had stopped for only ten seconds; but he always ended in the swivel chair with a good cigar. Keith was at this time busy, but he

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Helpful Booklet, "Home Hygiene," Mailed FREE

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MOORE PUSH-PINS

and other Moore Push devices for hanging pictures? They will not injure your walls. The short, steel points scarcely make a mark.

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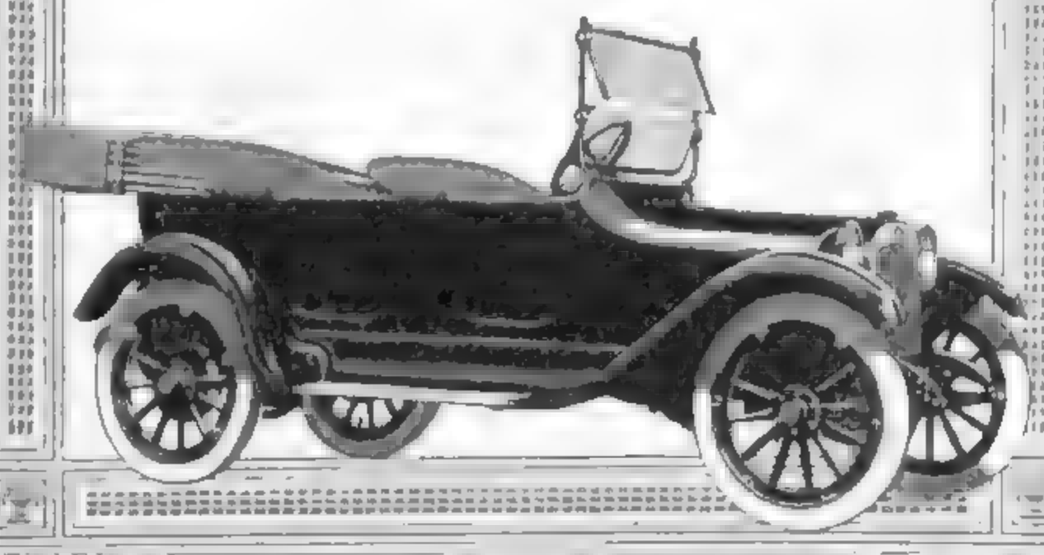

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"Salesmanship: A Vocation For Boys," will give you a pretty good idea of what we are doing for the boys of the country. A copy will be sent to you, upon request. Address

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Instead of saying carelessly to the clerk behind the counter, "I want a Handkerchief," say carefully, "I want SEALPACKERCHIEF." Then, you'll get a *snowy, soft-laundered* Handkerchief in a *sanitary, sealed package.*

Packages for Men and Women containing
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On Sale in the Good Shops.
Ask for SEALPACKERCHIEF which name appears plainly on each package and see that the seal is unbroken.

SEALPACKERCHIEF CO. New York Chicago St. Louis, San Francisco

and their unscrupulousness. In the admirable organization thus sketched Calhoun Bennett had acted as a sort of go-between.

After the duel these two precious citizens held many anxious consultations. They could not tell just how much evidence Keith had succeeded in gathering, but they knew that plenty of it existed. If the matter came to an issue they suspected the consequences might be serious. Either Keith or his evidence must in some way be got rid of. Black, who was inclined by instinct and training to be direct, was inclined to the simple expedient of hiring assassins.

"Won't do," negatived the more astute Ware. "The thing will be traced back to us—not legally, of course, but to a moral certainty—and while they won't be able to prove anything on us, the state of the public mind is such that hell would pop."

"He says he won't fight another duel," said Black doubtfully.

"No."

"We've got to kill him in a street quarrel then."

"He's got to be killed in a street quarrel," amended Ware, "that's certain. But nobody even remotely connected with this Cora trial must seem to have anything to do with it. It must have the appearance of a private quarrel from away outside. Otherwise ——"

"Got anybody in mind?" asked the practical Black.

"Yes, and he ought to be here at any moment."

As though Jimmy Ware's words had been the cue for which he waited Morrell here entered the room.

(TO BE CONTINUED)

Welding Aluminum

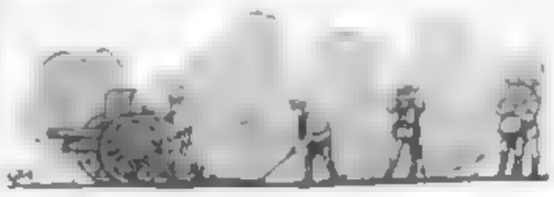
PROVIDED it is all done in the thousandth part of a second, exactly as if by lightning, aluminum can be welded perfectly. This late discovery of an American research laboratory has a wide practical value, most of all in the electrical industry, where aluminum is adopted as a substitute for copper, and has manufacturing possibilities ranging from jewelry to cutlery, because the idea applies to the welding of almost any kind of metal.

Aluminum welds are an old story, scores being announced every year, but the experts have not conceded complete success to any of them. Usually these welds have seemed fine at first, but have displayed weakness after a few months. Aluminum in air forms almost instantly a thin coat of what may be called rust, and the presence of this rust surface blocks the complete welding of two pieces of the metal. The new welding idea is to have the operation all over before the air can get in and do the damage.

Under this new system the two aluminum pieces—wire, for instance—are placed in a drop hammer. One wire-end is held stationary at the base of the hammer and the other wire is attached to the drop, so that when the hammer drops the two ends will jam together.

An electrical apparatus is attached which will send through the wires a very heavy charge of electricity exactly at the instant they touch, but which will not last much more than one ten-thousandth part of a second. This is a close imitation of ordinary lightning.

Thus when the hammer drops the wires come together with a bang, the electricity shoots through, and the ends of the two wires are melted instantly into a vapor. The melting, however, applies only to the very ends of the wires, and as the current does not continue the melting stops in a fraction of a second. Within one-thousandth of a second the operation is all over, and the two wires are made one so perfectly that after the outside has been smoothed off there is no way of discovering where one ended and the other began. In the same way aluminum may be welded to copper or to silver, and all kinds of combination welds effected. Only two or three combinations have been found that do not remain strong permanently.



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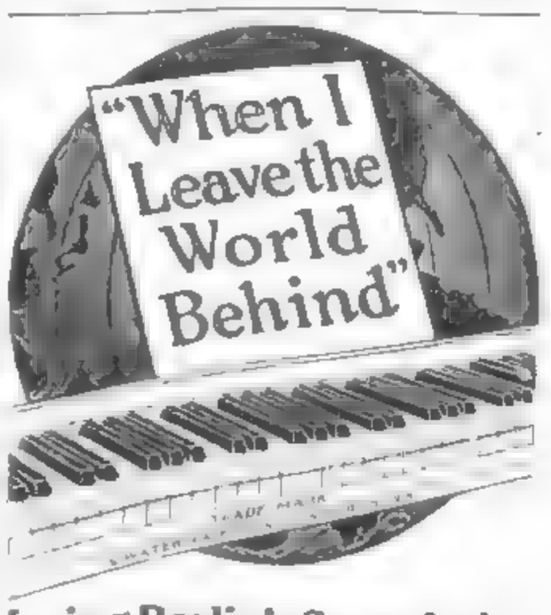
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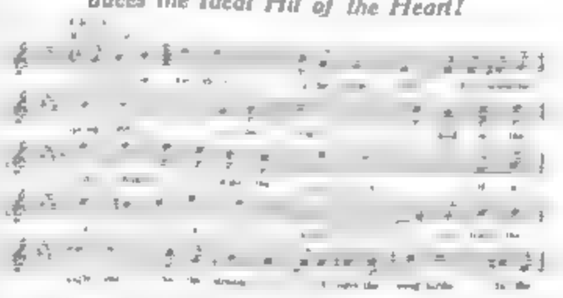
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"His wants are always satisfied in the

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inasmuch as with its equipment he has assurance of a simple and effective ignition system—economical—self-contained—needing the minimum of attention—waterproof and ready for any emergency—giving an efficiency to the motor and a life of operation not possible in cheaper forms of ignition."

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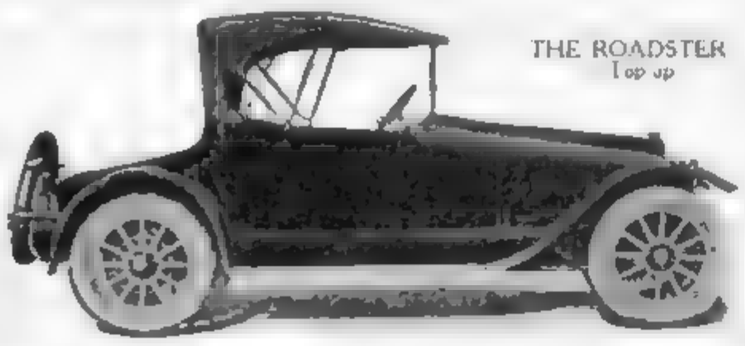

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By PETER B. KYNE

II

HAVING now disposed of the entire bill, with the exception of section thirteen, and having demonstrated that, with the exception of section thirteen, the Seamen's Bill is a good bill, which it would not be well to repeal or amend, let us now leave the sailor and take up the viewpoint of the particular owner I have selected to represent the negative side of this argument—Mr. Robert Dollar.

Fifteen years ago Mr. Dollar's associates set out to drum up trade in China and Japan. They first popularized Pacific Coast lumber, thus providing cargoes for their outward-bound vessels. For the return trip they scouted up all the freight they could; and if they lacked cargo they purchased goods with their good hard cash and transported them to the United States on speculation. Perhaps there was not a great deal of speculation involved, but the fact remains that they did take a chance. They built big tramp steamers in Glasgow, for the reason that they could get them two hundred thousand dollars apiece cheaper there, and they put these vessels under the British flag for two reasons:

British Inspection More Lenient

First, the British steamboat inspection is not so rigid as ours. It is more considerate of an owner—some claim it is more practical than the United States inspection. For instance, it does not subject a boiler to a high hydrostatic test unless the boiler presents indubitable evidences of weakness. It is claimed that this hydrostatic test, to which American steamers must submit annually, racks a boiler terribly and causes it to leak for a month thereafter. Under the British inspection plan, if you have half of your cargo out to-day you may have that half of your ship inspected to-day; when the remainder of the cargo is out the inspection may be completed. And, even though your annual inspection date may have passed, you do not need to undergo inspection until you arrive in your home port. Our regulations reverse all this and are very, very stringent. Annual inspection is a three-day job a heartbreaking event that is feared by skipper and engineer.

The vast difference in the registered tonnage of ships is the other reason why American owners prefer British registry to their own. Under our system of measurement a three-thousand-ton British boat will measure three thousand eight hundred tons. These may not be the exact figures, but the tonnage is approximately one-third greater. Hence, under British registry a vessel saves one-third in tonnage dues, port charges, dockage charges, dry-docking charges, painting, cleaning, scraping, and so on—all of which are computed on the ship's registered tonnage.

Though the above statement has no bearing on the subject of this article, I mention it in passing as one of the reasons why the American flag is not seen oftener on the high seas; yet many a boat that flies the British flag is owned in the United States.

To resume: American boys long since, as a class, quit going to sea. The reason for this was that a sailor's life was a dog's life, and Americans, as a class, are too smart and too independent for that kind of life. Moreover, with the vast opportunities for Americans to engage in the development of their own country immediately after the Civil War, the desire to go to sea was materially lessened, as was the desire to build ships and engage in commerce. Following the Civil War our mercantile marine was in poor shape, and it has continued to grow worse ever since, until to-day we have practically no more American sailors in our mercantile marine. As an instance of the scarcity of native-born American sailors a skipper recently told me this idle tale:

A ship came up from Australia to Hong-Kong. She had trouble among the crew en route, and at Hong-Kong the United States Consul came aboard to investigate.

"How many Americans are aboard this vessel?" he queried of a seaman.

"Shust two," the latter replied. "Dere bane me an' anodder Swede."

There is, of course, a reason for this decline of our mercantile marine. In the past apathy might have been and doubtless was the principal reason; but of late years, to anyone at all conversant with the shipping business, the reason for our decline as a maritime nation has been threefold: Our inability to produce the ships in our own yards; the much lower prices at which ships could be built abroad; and the greatly lower scale on which foreign shipowners were enabled to operate by reason of ship subsidies and cheap labor. That is the situation in a nutshell.

Some may decry my statement that we are unable to produce adequate ships at an adequate price in American shipyards and query why. The answer is that abroad the builders have solved the problem by standardizing the ships. One shipbuilder will build a certain type of ship and specialize on it; thus, he brings to his work a definite knowledge, a saving here and there in raw materials and machinery, which must have its effect in reducing the cost of the vessel particularly when he may build any number of ships from the same set of plans. Let us say this builder specializes on vessels of a certain tonnage. If you want a ship of twice that tonnage you must go to a builder who specializes in that kind of ship! The high cost of labor in the United States is, perhaps, the greatest drawback to competition in shipbuilding in this country.

I have shown then, briefly, why our foreign commerce must be transported in foreign bottoms, and why British registry is regarded with such favor by American owners of foreign-built bottoms. Add to this the handicap of seamen's wages of from twenty to two hundred per cent more in an American ship than in a foreign ship, and you have all the reasons—at any rate, reasons enough—why we have no mercantile marine flying the American flag.

The Emergency Shipping Act

The Panama Canal Act was designed to equalize the cost of shipbuilding by permitting the purchase of foreign ships and their entry to American registry free of duty, provided the ships purchased were not more than five years old. Such ships were to be operated in the foreign trade only. This, however, availed nothing; for it would do no good to import a ship under that act while the differential in the cost of operation still remained; and it is significant that under the Panama Canal Act not a single ship was imported!

The Emergency Shipping Act, passed in September, 1914, superseded the Panama Canal Act. Under its provisions American shipowners are permitted to import foreign ships free of duty and regardless of age, and to operate them under the American flag in the foreign trade for a period of two years without inspection by the United States Inspection Bureau. The foreign officers of such vessels are permitted to operate them under United States licenses; and, moreover, are enabled to remain on such vessels for a period of seven years without becoming American citizens—heretofore none but an American citizen could be an officer on an American ship. About five hundred thousand tons of foreign-built vessels have been purchased under the provisions of this act, and the shipowners generally claim that a much larger number would have been imported had not the La Follette Seamen's Bill shortly thereafter cast a shadow over the business, even as a hawk casts a shadow over a henyard.

As soon as the Emergency Shipping Act was passed Mr. Robert Dollar promptly placed his big tramp freighter, Robert Dollar, under American registry, with her British master, mates and engineers—also, her Chinese crew. For two years she was free of the bugaboo of United States inspection and for seven years her British officers could navigate her as an American ship, though Dollar passed the word to his British officers to become American citizens! Mr. Dollar was one of the fifty business men called to Washington by Secretary McAdoo to confer with the President on the situation confronting commerce by reason of the European war. He was one of the committee of three who framed the Emergency Shipping Act, and it was passed by Congress exactly as they drafted it.

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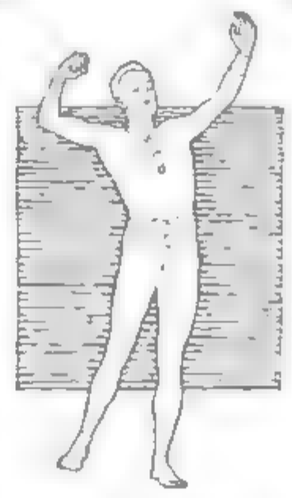

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$50.00 for another woman like this

Mrs. Irene Williams lives in a small town in the Middle West

Agency Division, Box 93
THE CURTIS PUBLISHING COMPANY
Independence Square Philadelphia

When the bill was enacted into law Dollar believed and so announced that, at last, we were to have an American merchant marine. Then entered Andrew Furuseth, with the Seamen's Bill—and, in the language of the classics, "the stuff was all off."

The reason is that the steamer Robert Dollar carries a coolie crew, shipped in a Chinese port at the wages of the port, which wages are substantially twelve dollars in gold a month; and out of this sum the men of the Robert Dollar's crew board themselves. All that the owners of the Robert Dollar have to worry about in the food line is the mess of the white officers; the Chinamen solve the grub problem according to their natures and inclinations.

Now then, section thirteen of the Seamen's Bill provides that seventy-five per cent of the crew of the steamer Robert Dollar shall be able to understand any order given by her officers. That means that the Robert Dollar must employ white men who speak English, for the present Chinese crew does not; neither do her present white officers speak Chinese! The way they work it now, the master gives the order to the mate; the mate calls up the Chinese boson, who speaks English of sorts, and gives him the order; the boson harangues the crew in Chinese—and the thing is done. In the engine room the engineer on watch transmits his orders through Number One Chinaman, who also speaks pidgin English. And that they get along very nicely thus must be conceded, for the Robert Dollar has had practically the same crew for the past seven years.

A Chinaman does what he is told to do, and does it cheerfully, without argument or pausing to pull out a little volume of union rules and regulations or a copy of the Revised Statutes. Running coastwise, white sailors very often pull the union rules on a skipper, and it is as effective as a gun; running foreign, however, they pull the Revised Statutes, and then the mate gives them a dirty job to do and calls them "sea lawyers"; if they persist there is almost certain to be a physical-culture exhibition.

Looking farther into section thirteen, Mr. Dollar discovered that, in addition to a white crew, forty per cent of the said seventy-five per cent of men capable of understanding any order given by the officers are required, during the first year the new law is in force, to be of a rating not less than that of able seamen—that is, in her deck crew. The second year it is to be forty-five per cent; the third year fifty per cent; the fourth year fifty-five per cent; and thereafter sixty-five per cent. Section thirteen then goes on to define the rating of able seamen, what sea experience such men shall have—ample experience is stipulated—and provides for a physical test.

Certificates for Able Seamen

"This," said the owner of the Robert Dollar, "is a shrewd move to unionize the ships in the foreign trade. The union has us hog-tied in the coastwise trade on the Pacific, and now Andrew Furuseth is going after the transpacific boats. Ouch!"

After providing a method for the issuance to seamen of certificates as able seamen by the United States Local Inspectors, under rules approved by the Secretary of Commerce, this section thirteen goes on to state that the collector of customs may, on his own motion, and shall, on the sworn information of any reputable citizen of the United States, setting forth that this section is not being complied with, cause a muster of the crew to be made to determine the fact; and no clearance shall be given a vessel failing to comply with this section. The collector of customs, however, is not required to make such investigation unless the sworn information is filed with him at least six hours before the vessel departs or is scheduled to depart. Any person who knowingly makes a false affidavit for this purpose shall, on conviction, be liable to a fine not exceeding five hundred dollars; and any owner, master or officer in charge of a vessel is liable to a fine of not less than one hundred dollars and not more than five hundred dollars for violation of this section.

The owner of the steamer Robert Dollar, speculating further, soliloquized:

"This is surely a union move. Even if I get that seventy-five per cent of white crew in the Robert Dollar, and the right percentage shall be classed as able seamen and hold certificates to prove it, they'll have to hold union cards or some union sailor will hold up the vessel just before she

(Continued on Page 61)

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The Florsheim SHOE

THE Florsheim Shoe is built on comfort lines with style in every detail—ready to wear, no breaking-in, ease from first to last day's wear.

A Style for Every Taste
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The man who really knows is the man who should periodically see the vital working parts of your car—the man in the pit.

Even if he does it only once a year—and then not because anything is wrong, but merely because this attention should be given any good piece of machinery from which you expect continuous service.

He may never before have looked inside a Timken-Detroit Rear Axle, though scores of them have come into his garage.

This may be his first sight of Timken gears.

And the very fact that the man in the pit so seldom gets that opportunity is the best evidence of the service that hundreds of thousands of Timken-Detroit Axles are giving on the road.

When he does take off the cap, he immediately sees some of the things that have made that record of service possible.

He sees there is no looseness between the curved teeth of the helical gear and pinion. They have been held accurately in mesh by the Timken Bearings on either side of the differential. The drive shafts are still in perfect alignment—their splined ends, each with six splines carefully machined and ground, show no wear.

And he sees that provision has been made for a simple and easy adjustment to take up the slight wear that will come in time, to any gears or bearings, after thousands of miles of running.

He cannot see the care that has been put into the hardening and grinding of Timken gears; but it takes only a glance for him to recognize the absence of useless parts, the strong yet simple method by which the driving mechanism is mounted in the axle.

These are the things that count when the axle is moving over rough roads—taking the bumps, carrying the load, driving the car ahead.

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Your haulage or delivery requirements may be unusual—***different.*** But there is a ***GMC*** Truck built to fit them efficiently and economically, whether you are a merchant, a market gardener or a manufacturer; whether you have goods to haul on city streets or country roads; whether you live in Maine or California.

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(Continued from Page 58)

sails by making an affidavit to the collector of customs."

But," Furuseth points out, "such affidavit must be made six hours before the vessel is scheduled to depart; hence the vessel will not be delayed unless the collector of customs is lax in his duties. Moreover, for false affidavit there is a penalty provided by law."

"As though a man, planning to hold up a vessel by making a false affidavit, would wait for the law to apprehend him!" the other answers derisively. "He'd make his affidavit first and then make his get-away."

Personally this does not look like a sound argument to me. Also, round San Francisco at least, the argument is being made that the shipping commissioner at that port, Mr. Walter MacArthur, editor of the Coast Seamen's Journal and a stanch union man, is to decide who shall be rated able seamen and who shall not; and that, hence, an able seaman will be a union seaman, regardless of experience and ability. This contention does not appear to be brought out by the law, however, for it specifically states that the board of local inspectors shall determine the rating of seamen; and the shipping commissioner, therefore, has nothing whatsoever to do with it.

All these arguments, however, are minor. They are beside the real issue, which is thi 'The Robert Dollar, running between Pacific Coast ports in the United States and ports in China and Japan, carries a crew of coolies, drawing a monthly wage of twelve dollars each, out of which they board themselves. Under the new law the Robert Dollar will have to carry a full crew of white men – the law says seventy-five per cent, but that is a joke; a Chinaman is not a fool and he knows better than to endeavor to play a white man's game on the unequal terms of twenty-five per cent Chinaman to seventy-five per cent white man. The Chinese must go!—and these white men will draw from forty-five to fifty dollars a month. Also the vessel will have to board them at a cost of not less than sixty cents a day each.

Right there Robert Dollar threw up both hands. He is going to get out of the United States trade. Right there the Pacific Mail Steamship Company threw up both hands and feet, and has quit already. Both companies are competing against the Japanese lines—notably the Toyo Kaisen Kaiska, or the T. K. K., as we shall refer to it hereafter—and the T. K. K. has a subsidy of one million three hundred thousand dollars from the Japanese Government; and pays its seamen twenty-five yen, or approximately twelve dollars, a month. Whether or not the men board themselves out of this I do not know and have never heard stated; it is probable the ship boards them, however. To the Pacitic Mail that raise in the cost of operation meant an annual increase of approximately eight hundred thousand dollars—which was equivalent to presenting the T. K. K. with that much subsidy!

Japanese Competition

Now, as one who kept ships' accounts for a number of years, and who has some practical inside information on the subject, I can assure you that under these circumstances the American shipowner in transpacific trade cannot compete. To do so would spell ruin. If he stays in business he must comply with the law; and, no matter what anybody may tell you and regardless of the way the law reads, to comply with it means a full white crew for the steamer Robert Dollar. Hence, the Robert Dollar is going back under British registry. The Robert Dollar Company has severed its traffic arrangement with the San Pedro, Los Angeles & Salt Lake Railroad to handle the transcontinental freight it brings from the Orient, and has made a similar traffic arrangement with a Canadian railroad! The home port of the Robert Dollar and her sister ships will hereafter be Victoria, British Columbia, and all the ships of the fleet will touch no more at American ports, where they will be amenable to the Seamen's Bill; for Robert Dollar is not going to abandon the trade he has been fifteen years drumming up in the Far East, and he is not going to abandon his coolie crews and let that business go to the Jap without a fight.

To get right down to the nubbin of the matter, Robert Dollar and the Pacific Mail Steamship Company do not, in their particular trade, fear the competition of any nation except the Japanese. Testifying before the congressional committee, Dollar said in effect: "We are not afraid of competition. Equalize the competition and we will get the business." In reading through the record of the proceedings in committee I do not recall that any of the foreign or domestic shipowners failed to agree with Furuseth, that the immediate effect of the bill would be to equalize all competition out of United States ports, with the exception of the Japanese. With respect to the latter nation, however, one and all assert that the Seamen's Bill forces them to play the rôle of Santa Claus to the active little Jap.

Hence, we deduce that the nigger in the woodpile is a Jap! And here is where and why the shoe pinches.

The Seamen's Bill abolished arrest and imprisonment of sailors deserting from United States ships; also, the United States will no longer use the powers of its police and courts to apprehend and deliver to foreign ships the sailors who desert from such ships in our ports. Perhaps you think that alone makes the sailor free. Not quite! The law had to go a little farther in order to knock off the last shackle, in accordance with Andrew Furuseth's contention that "sailors never shall be slaves." Now under the old law a sailor signed articles for a definite voyage, to be paid off on the conclusion of that voyage. Hence, if he deserted in a foreign port he forfeited all the wages earned up to the date of desertion! And in addition he frequently forfeited all the clothing and personal effects he brought aboard the ship with him when signing for the voyage. Under the Seamen's Bill a sailor can not only desert in daylight and give the mate the horselaugh as he goes overside, but he has the right to demand and receive—half of the wages due him up to the instant he makes up his mind to desert; I mean, quit his job. The other half of his wages withheld is construed merely as liquidated damages to the ship for quitting his job without notice.

Half Pay for Deserters

Now right here it would appear that the shipowners are inconsistent. They are willing to permit a sailor to desert without benefit of trial by jury or police pursuit. Since "Andy" says the sailor has been a slave, let Andy have his way—for the sake of peace in the family. Let the sailor be free in the eyes of the civil law. If he quits his ship before the expiration of the voyage, however, the shipowners consider it a great injustice that they should be forced to give him half of his pay. They think he should not draw a single cent—that they should retain it all for liquidated damages; and they desire the law amended to that extent. If so amended at their request, the Seamen's Bill would then operate to render the sailor free in the eyes of the civil law but a slave in the eyes of the economic law!

The fact is, the sailor is the only person in the United States who has hitherto, and for the past seven hundred years, been held to the performance of a labor contract. With respect to other people, a labor contract has long since been held to be against public policy and void in law. Of course it may be argued, and with much precedent and considerable justice, that a seaman's contract is exactly in the nature of a soldier's, or that of an enlisted man in the navy, which for reasons of public expediency must be kept, willy-nilly. And perhaps this may be so; but the fact remains that the Congress of the United States of America has decided otherwise.

The San Francisco Chamber of Commerce and the Shipowners' Association of the Pacific Coast, in a statement to the public dated August 20, 1915, wherein both of those bodies outline their opinion of the merits and demerits of the Seamen's Bill, voice a hearty objection to the clause in the law that grants a seaman any money until he shall have completed his contract. They advance therein the following reasons:

A seaman signs a contract and he ought to live up to it; he is provided by the ship with board and lodging, so why should he want money at various ports at which the vessel may touch? If he is given this money it is better than an even-money bet that he will go ashore, become intoxicated, fail to report back on the job, and thus delay the ship and run up a bill of expense on her owners. Moreover, if the sailor gets his wages in a lump the shipowner has been of material economic benefit to him—the inference being that when paid off Jack-Tar will be tempted to go to a savings bank and deposit the entire wad—and, moreover, his

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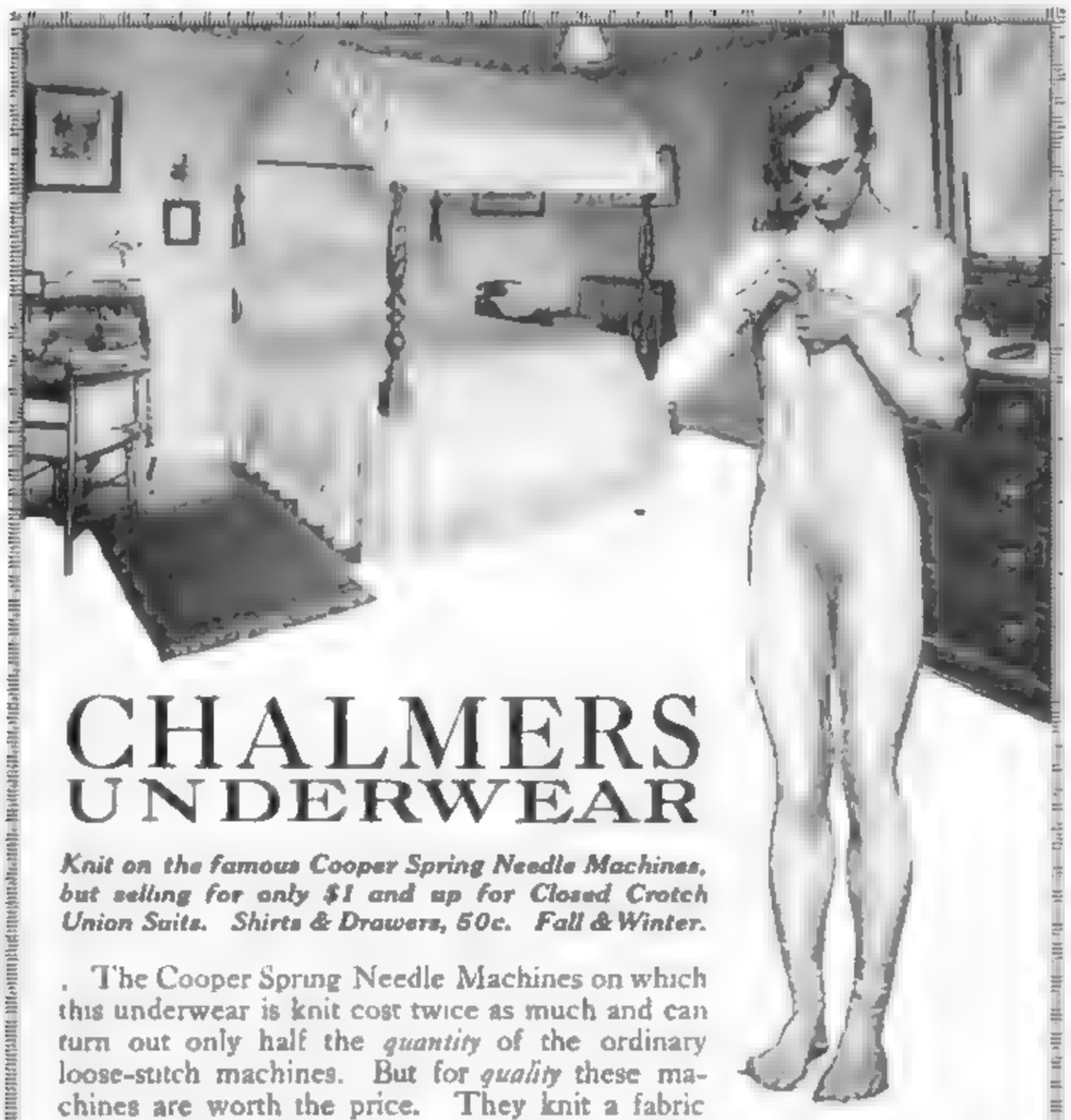

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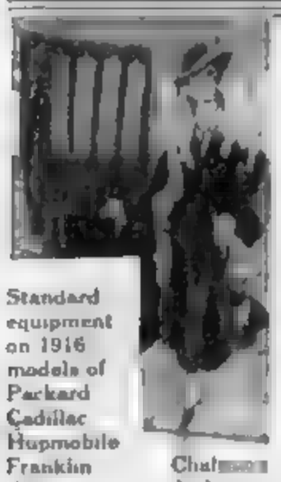

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health will not have been impaired by any possible dissipation! And if he deserts he should not have a cent of money for wages. You may figure this out for yourself. You have both sides of the argument.

Referring again to this same statement, issued by the Chamber of Commerce of San Francisco and the Shipowners' Association of the Pacific Coast—and the document is being widely distributed—just as a sporting proposition I will call attention to the fact that they object to the provision requiring the collector of customs to withhold clearance from any ship on the sworn information of any "reputable" citizen. Both these organizations are very chary of this prospective reputable citizen; they fear he may be a union sailor. Furuseth says this could not be, because nobody considers a sailor to be a reputable person; indeed, Andrew doubts very much whether he could fill the bill himself!

The law provides that the collector of customs may decline to act on such information unless the affadavit is filed at least six hours prior to the scheduled departure of the vessel. The shipowners claim that six hours is not sufficient notice; Furuseth says he can muster the crew and sift the complaint on a transatlantic liner in three hours. So there you are! The owners say that the purpose of this provision in the law is to "serve the interests of professional labor agitators"; but they neglect to inform the public that these same "professional labor agitators," for knowingly making a false affidavit, shall be punished, on conviction, by a fine not to exceed five hundred dollars!

With reference to the section of the bill prohibiting advances to seamen before the money shall have been earned, or permitting other allotments of wages, this same joint statement says: "This is entirely wrong, as the United States has no right to dictate to foreign nations what rules they shall adopt in advancing money to their men in their own country; and, with proper respect to the comity of nations, there is no power that should enforce such a regulation."

Some Kinks of the Law

The Seamen's Bill does not presume to dictate to foreign nations what rules they shall adopt in advancing money to their men in their own country; but it does presume to dictate what rules the ships of foreign nations shall adopt in advancing money to their men in our country! This erroneous statement leads me again to declare that much of the adverse comment on the Seamen's Bill is founded on ignorance of the bill. One has to read it several times and digest it thoroughly before one should presume to criticize it. However, let us return to our muttons:

Furuseth claims that the direct result of this freedom of contract for the sailor will be to equalize wages. He admits it will not do so immediately, and that, until it does, somebody is going to be mightily inconvenienced; but in the end the plan is bound to succeed. For instance, Alf Butterfield, a twenty-five-dollar-a-month deckhand on the British tramp Saragossa, comes to San Francisco, and the Saragossa lies across the dock from the steamer John A. Hooper, on which Ole Olson is employed at forty-five dollars a month and overtime—and the best food his owners can give him. Alf chats with Ole, and Ole gives Alf the tidings of a great job; and promptly Alf seeks out the Old Man on the Saragossa and says: "Strike me pink, sir, but Hi've a notion I'll leave you, sir, to ship on the John A. Hooper; and, please, sir, I'd like 'arf the wages Hi've got comin', sir, if it's no trouble. An' if it is, why, blawst you, sir, Hi'll 'ave a magistrate look into the case, sir!"

Andrew Furuseth says it is a law of economics that a man shall not work for less when he knows he can get more. Many of us have quit our jobs for the same reason, but without knowing it was in obedience to an economic law. So Alf leaves the Saragossa and his shipmates leave with him; and the Sailors' Union welcomes them into the true faith and finds new jobs for them at the higher wages of the port. Meantime the master of the Saragossa ships a new crew, which must be competent and able to understand all the orders of himself and his officers—so, of course, Chinese, Lascars and Japs need not apply. If the Saragossa ships them she must unship them or lie in the bay until she rots, for she cannot get clearance until she complies with the law.

"Therefore," argues Furuseth, "by freeing the sailor and giving every seaman that comes to an American port in a foreign ship an equal opportunity with Americans to obtain higher wages, you destroy special privilege in the maritime labor market. Foreign ships may enter our ports with cheap crews; but when they clear again it will be with a crew shipped out under the wages of our ports."

To which Dollar replies:

"Ah, but still we have the bulge on you! We can discharge these high-priced crews at the first foreign port at which we touch, and ship a new crew at the lower wages obtaining in that foreign port."

The Rising Wage Scale

"I know it," Furuseth answers; "and when you do you'll be breeding a scab on the end of your nose. You'll be dumping high-priced, independent men ashore at those ports, to spread the gospel of higher wages and put some paprika into the local supply of sailors. Dump enough of these high-priced men in cheap foreign ports and before long they will dominate those ports. Under the law passed in 1884 you can ship a high-priced crew in San Francisco for the round trip, discharge it in Hong-Kong, ship a cheaper crew and return to San Francisco, where that same law has hitherto permitted you to retain that cheap crew. I tell you it's pretty hard on a sailor to sign a contract which under the law is binding on him but not on the other party to it!"

"Well, even if I do not discharge them at a foreign port," Dollar replies, "the Seamen's Bill gives them the privilege of deserting. Yet you expect your crazy law to raise wages the world over to the same standard, thus eliminating the unfair competition under which American ships have always labored."

"The sailor may desert; but when he is enjoying a good wage he will not desert. It will be to his interest to stay by his ship, and he'll do it. It is a law of economics not to separate yourself from a good thing. The immediate effect of this bill will be to equalize all wages in all ships leaving American ports. Wages may remain lower in foreign ports for a while, but not very long. The wages of any sailor are always the wages of the port from which he ships. The news of high wages out of American ports will spread; seamen everywhere will have a little more backbone and decline to ship at the old rates. Hence, the owners will be forced to pay more, and thus gradually the scale of wages will rise in every port in the world."

"I grant that," says Dollar. "I have always been willing to admit that the bill will operate to place us on an equality with our Caucasian competitors; but it will not eliminate the Chinaman or the Jap."

"It will eliminate the Chinese the day it goes into effect," Furuseth declares.

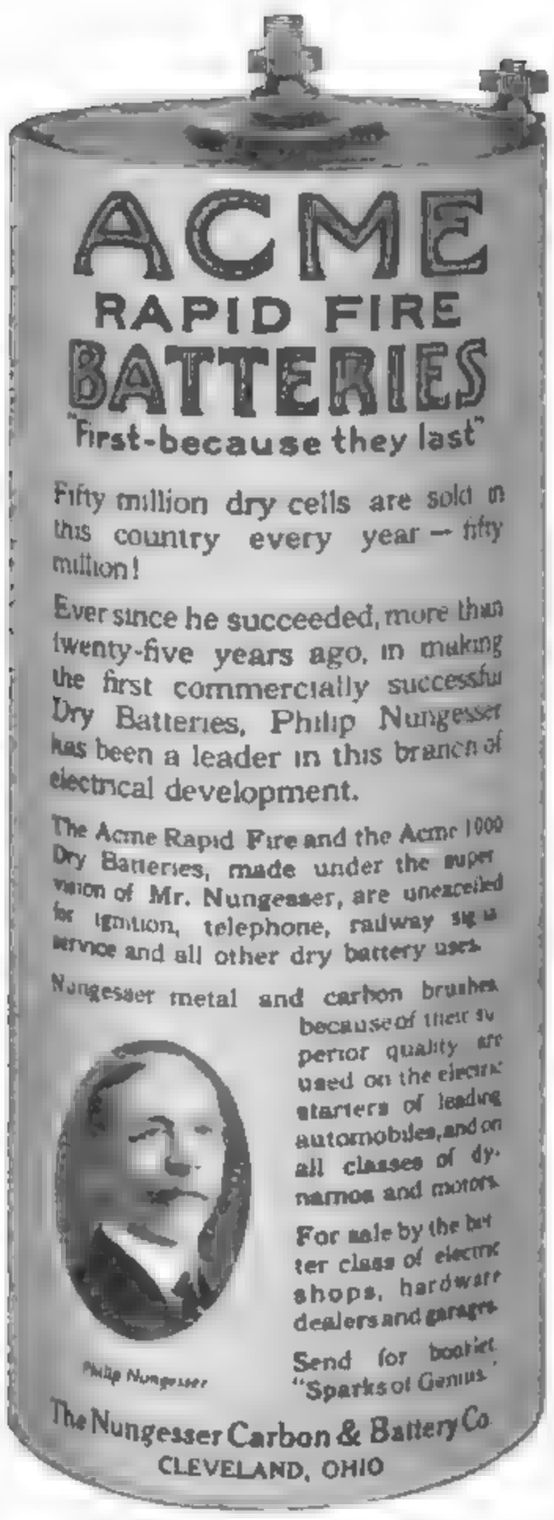
"It will not! Under the Chinese Exclusion Act a Chinaman may not land in this country. Hence, if he comes here in a British ship he will, of necessity, be forced to remain aboard the ship, which will be guarded by the immigration officers, who will see to it that he does not land. If he should the ship will be fined five hundred dollars."

"A Chinese crew will not remain aboard the ship—that is, not as sailors," Furuseth answers patiently. "The skipper may have them as his guests if he chooses; but if he ever expects to leave the waters of the United States he must have a white crew aboard, unless he is fortunate enough to have Chinese officers, or white officers who can speak Chinese. And if that skipper does not want to take his Chinamen back to China in his own forecastle the Government will deport them via a regular liner, and that skipper's owners will have to pay for such deportation. When shipowners know the reception that will await them if they come here with Chinese crews, they will leave the Chinamen at home; while those ships that do not employ yellow labor will all be owned by good business men who will have sense enough to protect themselves in their charters before sending their ships to United States ports. They'll just raise freight rates."

"Granted, Andrew; but that raise comes out of the pockets of the public."

"Hasn't the public always paid the freight on everything? And indirectly isn't the public reaping the benefit?"

"Well, I grant that too," says Dollar; "but there is one bright little man you cannot play horse with, and that is the festive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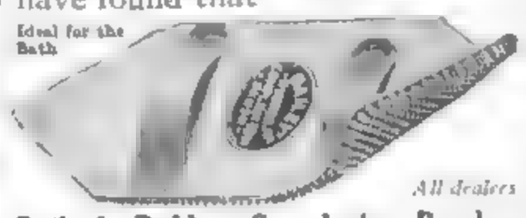

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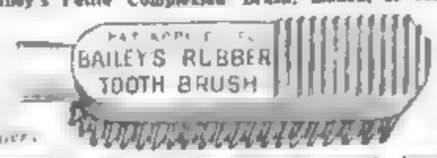

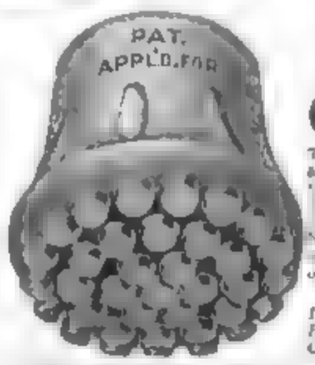

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Japanese. He speaks the language of his office and there is one hundred per cent of him on board every Jap ship that sails the Pacific. Our immigration laws do not bar the Jap sailor and we are helpless. He is too progressive for us. Why, there are forty Jap steamers trading to and from Pacific Coast ports in 1915, whereas there were but nineteen three years ago. Andrew, you've spilled the beans this time! You've turned our trade over to the Jap, and I'm through! Good-night!"

"But about the Jap? Dollar certainly has you there," I said.

"Nonsense!" he answered. "We have no treaty with Japan that this Seamen's Bill will make it necessary to abrogate; and Japan has no laws—and hasn't had since 1864—providing for punishment of deserting seamen! A Jap will desert for more money just as quick—and quicker than—a white man. I've seen some of them swim ashore! Do not worry! The Japs will leave their ships and sail in other ships for more money. T. K. K. boats may come here with seven-dollars-a-month men, but they'll clear with the same men at forty-five dollars a month. The Japanese Government may lock them up for desertion when they get back to Yokohama; but the next crews the T. K. K. ships will go the same way, and eventually that company will be forced to pay its Jap sailors the same wages paid white men in ships under the American flag."

"But, for a while at least, deserting Japanese will have to be shipped with white crews on steamers of various nationalities," I suggested.

"For a while—yes; but in the end they'll go back to the Japanese ships at the American scale of wages, or approximately that scale. Even though the ships carrying yellow crews do not reach the point of paying our scale of wages, but come close to it, the fact that such a ship requires thirty per cent more men than a ship carrying a white crew will about equalize the cost of operation. Chinese may not land, but a Jap or a Lascar may, provided he does so with the expressed intention of shipping out again within a reasonable time."

How Will the Act Work?

It is Furuseth's contention that there will be no "irritating controversies with foreign nations"; for it is a well-known principle of international law that the ships of one nation in the port of another nation are amenable to the laws of that port! The claim has been made that the Seamen's Bill will frighten foreign ships away from the United States. Well, we all know capital is mighty timid, but—is it as timid as all that? Will not these bankrupt European nations be forced to come to us for our goods when the war is over? But suppose they do not—what then?

Andrew Furuseth, who convinced Congress that this bill would benefit American shipping, declares that then, in that event, we shall build our own ships and haul our own goods to market—and haul them without competition!

In all justice, therefore, it would seem that the whole thing simmers down to this question: Will the Japanese sailor desert? Will he stand pat for more money or will he patriotically join forces with his owners, continue to work for twelve dollars a month and run the Caucasian off the Seven Seas? If he does the latter, then the Seamen's Bill will have failed of its purpose and should be repealed—nay, it must be repealed.

Andrew Furuseth told me that it will only take a year to find out, and if he has misjudged human nature he says he will send the President a long night letter and acknowledge his error.

Meantime, however, this national experiment is going to cost somebody something—no doubt of that. However, when a T. K. K. boat comes to San Francisco after the fourth day of next November, if her crew go overside the minute the lines are made fast to the dock and, with loud and raucous cries of *Banzai!* embrace the American principle that all men are born free and equal, then the shipowners who have retired from the business before the law went into effect will have to charge up their losses to a lack of faith in human nature.

And lastly: The charge has been made that the Seamen's Bill will absolutely kill our American mercantile marine. As an American citizen I hate to say this; but, honestly now, did you ever see a corpse jump out a window?

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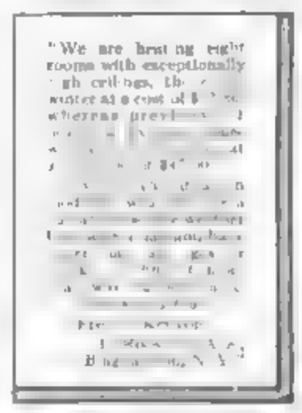

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Name

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... Both are winners.

Camels are sold everywhere in scientifically sealed packages, 20 for 10c; or ten packages (200 cigarettes) in a glassine-covered carton for $1.00 We strongly recommend this carton for the home or office supply or when you travel.

Camel
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will not bite, parch nor leave any unpleasant cigaretty after-taste!

Camels are as *new* as they *will be welcome* to your taste! *Blended* choice Turkish and choice Domestic tobaccos make them not only delightfully different in flavor from any cigarette you ever smoked, *but* free them from objections!

As a critical cigarette smoker, you are asked to *compare Camels with any cigarette at any price* —whether you pay 5c, 10c, 15c, 20c or 25c. Make your comparison stiff as you know how!

Compare *any or all* points upon which you reckon cigarette value and satisfaction—flavor, aroma, mildness, "body." Go as far as you like, because the deeper you dig the more you'll prefer *blended* Camels to either kind of tobacco smoked straight!

Camels will refresh you. You can smoke them with liberality *without a regret or without tiring your taste!*

20 for 10 Cents

R. J. Reynolds Tobacco Co.
Winston-Salem, N. C.

The stamp placed over end seals the package, which keeps out air, thereby preserving the quality of the blended tobaccos. By inserting the fingers as illustrated, the stamp easily breaks without tearing the tin foil, which folds back into its place.

The Sterling System has entered the garage-building field.

These prices are by far the lowest prices ever offered. Heretofore private garages have sold at around $80 and up. Now a better design costs but half! And this price includes new features which save all labor expense.

NO WORKMEN NEEDED—BUILD IT YOURSELF IN 3 HOURS

No [illegible] are needed to put up your Sterling Garage. Each piece of material is [illegible] with. Each part comes measured and [illegible] marked. All you do is to send them [illegible] really erect it yourself the same day or in two spare evenings—only three hours all told.

NO EXTRAS TO BUY OUR PRICE INCLUDES EVERYTHING

We not only [illegible] all parts, but furnish, in addition [illegible] Hardware, Glass, Sash, Hinges, Nails, Screws and two Coats of Paint to match your building. [illegible] $44.50.

This [illegible] a very handy [illegible] practical in every way. [illegible] at a record breaking price.

We [illegible] guarantee safe, prompt delivery and permanent satisfaction.

WRITE

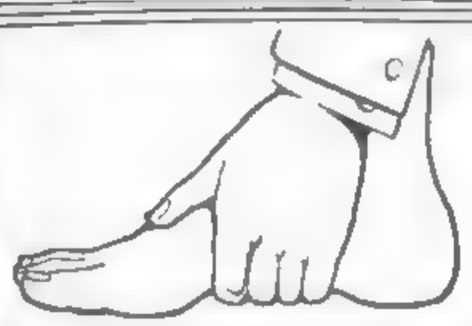
Never before, in our opinion, have such remarkable garage values been offered. When you see the large photos, complete descriptions and prices shown in our new Folder we are confident you will agree. Address a card now for Folder. Don't buy or build until you get it. Write today.

PRICES

8 x 14 complete $44.50
8 x 18 complete $54.50
10 x 20 complete $62.00
etc.

INTERNATIONAL MILL AND TIMBER CO.
Dept. N-7, Bay City, Mich.

Sterling System-built Garages



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A sagging arch is an ever present source of discomfort. The Coward arch support shoe holds the arch in place, supports weak ankles, and makes walking and standing a real pleasure.

The Coward Shoe

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is built to give comfort and satisfaction. If you have any foot troubles you will eventually wear Coward Shoes. Now is a good time to start.

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Victor J. Evans & Co., 1 Ninth St., Washington, D. C.

NATURE, INC.

(Continued from Page 12)

time in all his pet ways of poisoning himself. He slept until nine and he had two cocktails for lunch, and the only exercise he took was lighting cigarettes. He wore yellow chamois gloves, and could not have been pushed into the vicinity of a cold bath by anything less powerful than a hydrostatic press.

He delighted in all the aspects of business, from files to telephone calls. He managed to get so much pleasure out of worrying about office details which, from the distant Colony, had seemed negligible that his work was as much of a poison as his dissipations.

But he no longer telephoned to ornate young ladies and he no longer ran races with himself to see how late he could stay up nights. He was always tenderly conscious of Beulah; eager to blunder out with her to concerts, picture exhibitions, lectures; considerably more eager to take her to the restaurants where the head waiters knew his sleek portliness; content just to stay home and listen to her enthusiasms—though the enthusiasms grew vaguer and vaguer, now that she was no longer under Guidance.

For a month the excitement of resuming his old life continued. Then it seemed to him as though he had never been away, as though he had always, without break, been going along Washington Street to the Imperial Grill for his heavy lunches.

Within two weeks after his return he was again accustomed to waking with a taste like quinine in his mouth. Within three weeks he had to have a cigarette before he got the energy to dress in the morning. And by the time he was quite accustomed to being back he was beginning to feel dissatisfied with everything except Beulah.

His greatest tenderness for her played about the fact that she was still under the sway of Professor Tonson. Though she had no more communications from him, no Revelations, she was to be found unhappily reading his books—books in black covers, apparently printed by the office boy and bound by the porter; books with titles like Soul-Breathing, and The Occultism of Optimism. Packard was so pitiful toward her unchanged faith that it became horrible to him that he should be in partnership with the professor to make money out of the virtue of fools. He broke off the partnership abruptly in a short dictated letter.

Tonson came up to Boston to protest. Packard told him—you know, of course, where the simple-hearted Packard told him to go; and he said:

"I'm going to have my hands as clean as I can, now, Tonson. And don't smile that hyena smile of yours, or it'll cost me a ten-dollar police-court fine—and money's tight just now."

Packard went home and told Beulah the full truth about Tonson and himself.

She heard him out dumbly, her eyes averted. Then, "Thank you for telling me," was all she said; and she went to her room. . . . For the first time since, as a child, she had begun to potter about theories with her pervasively credulous father, she had no prophet. And she was convinced of Tonson's frauds. She was keen enough, once she had the clew.

Packard's life with her had been easy enough hitherto. He had merely to agree with her enthusiasms. Now she had no enthusiasms and he could not create them for her. While she patiently and changelessly smiled, he tried to interest her in motoring, in the theater of the Tired Business Men. Sometimes she seemed aroused by his suggestions. Then he was happy. Betweenwhiles he hammered at his office work. There, at least, he could get results.

But when spring came even this last comfort departed. Packard constantly pictured the shore line and the dunes at the Nature Colony; he imagined the stimulus of a plunge in the surf; he hated the stale air of the city.

So at last, though he still wore the uniform of Mr. William Packard, captain of business, he envied the ridiculous Brother Packard and almost cried like a small boy for the impossible return of the happy days of the Colony.

And his humble attitude toward Beulah changed. A small thing began it—though for weeks he had been saying: "I've got to do something for the little girl."

When he came home to their apartment on an April evening with a smell of spring

"What One Man Can Do Another May" Henry Ford

"THERE'S less difference between men than we think." And Henry Ford knows. At forty-five he was a poor man. Now he's the head of a corporation that makes $25,000,000 a year. Last year he made 326,000 automobiles—more than all the other companies in this country combined. The difference between men lies in knowing how to work—in knowing how to use your time—in what the world today calls "Efficiency." What Efficiency did for Henry Ford and his marvelous business, it can do for you—as an individual. Learn how through the

Course in Personal Efficiency

24 Lessons—With Charts—Records—Diagrams—Condensed—Clear

THROUGH this course already 8000 men are on the way to get what they want in the quickest, shortest, easiest way. The Treasurer of the biggest bond house in the Northwest saves hours every day. An author in New York does twice as much work and has more time to sell that work. A State official saves his State $3000 on one job.

The Efficiency Movement has swept the world but few have brought to men who saw no way out a new light to success. Let the Emerson Course teach you to conserve your brains, your time—for these are your capital just as money and machinery are the capital of a factory. Learn to invest them right.

There's more coming to you out of life—get it. Get the money and rest and success you ought to have. You won't work longer—you'll work less. You are full of unused energy.

Consider country people and city people. The rapidity of the city man's life bewilders the country man. A day in New York is a terror. But give him a year in the city and he will keep the pace as well as anyone. He will get ten times as much out of himself—and he won't be working any harder. That sworn Efficiency will do for you who are already in the city. It will attune you to a new gait—a new zest and snap—and things will leap along where now they crawl.

These principles are not cast-iron ideas of Mr. Emerson's. They are the scientific principles he has developed in forty years of study. He has applied them in over 200 factories, railroads and other organizations. They are studied by other Efficiency Engineers in America, England, France, Germany and other countries who have learned them from Emerson. His big organization in New York (he has 40 assistants) has taught efficiency to steel mills and railroads, factories and publishers.

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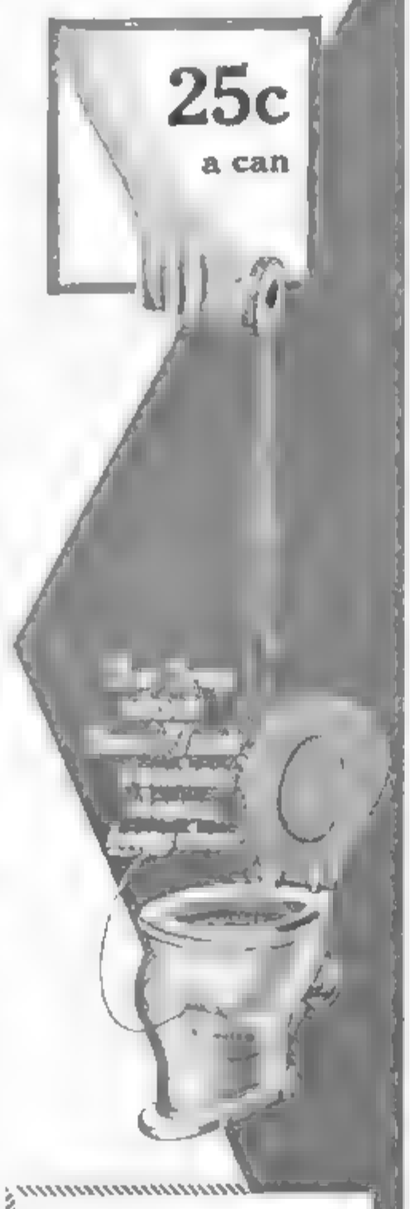
Money Back if *Sani-Flush* Fails

Sani-Flush cleans toilet bowls and keeps them clean and free from discolorations—even the trap is rid of accumulations—and that's the source of disagreeable odors. No need to dip out the water. Simple directions on the can tell how to use

Sani-Flush

It isn't a general cleanser. It does only *one* thing and does it *well.* Patented, nothing is just like *Sani-Flush.* Should be used in all homes, hotels, clubs, office buildings. Don't think because the toilet bowl *looks* white it is in a sanitary condition—the trap may be foul. Don't wait for stains to appear—use *Sani-Flush* and prevent them. Money back if it fails to do as we claim.

THE HYGIENIC PRODUCTS CO.
168 Walnut St., Canton, Ohio



Your grocer or druggist probably has *Sani-Flush.* If not, send us 25c (30c in Canada, 50c foreign countries) for a full-size can, postpaid.

PAUL C. KIELTY
He earned a college education in three months

Do You Want a College Education?

When Paul C. Kielty, of Massachusetts, was asked that question by an advertisement similar to this, his postal card reply was:

"Yes, I do want an education. Tell me how to get one."

Today Mr. Kielty is attending a well-known Eastern college. As a representative of *The Saturday Evening Post, The Ladies' Home Journal* and *The Country Gentleman*, he earned a scholarship in just three months, besides over $50.00 in cash.

HOW often have you heard of the hundreds of young men and women who have taken the Curtis way to earn an education. How often have you said to yourself, "That sounds interesting. Some day I'll ask about that."

But an education is like a wisdom tooth. You usually get it at a certain age or not at all. It can't be postponed.

If you want an education, now is the time to cut out, fill in and mail the coupon below.

The Curtis Publishing Company
Educational Division, Box 96, Philadelphia, Pa.

I should like to take the course which I have checked, in the school below mentioned. What is your plan for earning every cent of the expense?

—Literature

Name
Street and No.
City State

creeping through the musty city as a lavender bag scents a bureau drawer, he found Beulah at a closed window, pressing her temples with both hands.

"Why, honey bird," he said, "why don't you open the window? You that are so crazy about fresh air! And shure an' a foine large avening it is!"

"Oh! . . . So much bother," she said.

"But, gee, don't you care for fresh air now?"

"Oh! . . . Yes. . . . I must go dress now."

"No; but straight! Don't you?"

"Oh, yes, yes; I suppose so. I was too lazy—just looking out—dusk." She sighed as she trailed away.

At dinner he insisted again, with the boyish whining of a man hungry for simpler and surer love:

"But say—about that window: I was just thinking —— Don't you really like outdoor sports and all that, like you used to?"

"No—yes—oh! I don't know. . . . Oh, don't worry about me, you old angel! I'm tired to-night."

Nothing more—but all the evening, while they played at cooncan, which they detested and kept returning to, and all the next day, while part of his brain was busy in the office, he was absorbed in thinking: "The kiddy needs to go back to plain grub and cold swims, and a belief in somebody." As he was going home he meditated: "Why, by golly, that's what I need too! Think of Bill Packard wanting to do the primitive, like a fifty-dollar-a-season renter on the Cape! . . . Gee! Wonder if Beulah will want to go back now! Well, I guess I'll have to make her."

When he entered the apartment she was again standing listlessly by the window. He blurted:

"Honey, we're going back to the Cape; and we're going to live in a shack, and swim, and eat every dern thing that's good for us—except maybe beans. . . . We'll stay there four or five months, and then we may turn farmers and stay for good. How does that sound to you? Pretty good, eh? Pretty fine?"

"Oh, I —— Oh, I don't know! . . . I don't think I care to go back now."

"Sure you do, old honey! You'll feel fine after you've got a little tan on. Come on; let's start to plan our packing. Where's my big old trunk? In the basement?"

"No, no; really, Billy! I'm sorry, but I couldn't go now. I hate the city, but I'd hate the shore or the country worse. I—I haven't any prophet now that'll guide me. Perhaps you don't understand what I mean, though."

"Yump; I understand. I'm going to be our household prophet from now on, and I'm giving a lecture on How to Take Life Easy this evening. Come on; we'll look up that trunk."

He picked her up from the chair and replied to her indignant "Well, really!" with a kiss.

When sundown turned the low-tide flats into plates of polished copper two children in scanty bathing suits—two brown, deep-breathing, bright-eyed children—dug for clams and skipped across the flats—Packard and Beulah.

"We'll have that chicken to-night," he said. "I'm hungry."

"Gee!" she said, quite unself-consciously. "So'm I."

"Now sit down on a nice soft pool and we'll have my evening lecture. No; let's have naturalization examination for your second papers, first: Who's the greatest living naturist?"

"Professor Bill Packard," she said meekly.

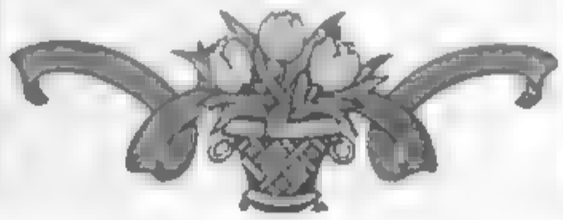
"And who's going to teach Professor Bill Packard to become a farmer next spring?"

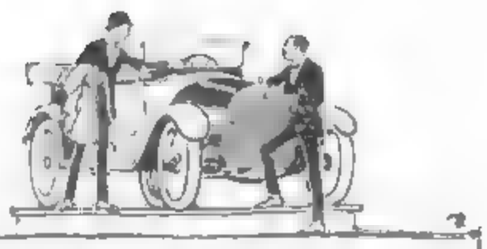
"Mrs. Beulah Foolish Packard."

"And who's going to be Professor Bill Packard's successor as head of the Packard Nature Colony, Incorporated and darn Limited?"

She answered shyly, as she always did at this point in their game:

"Billy Packard, Junior—unless Billy turns out to be Beulah."





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Salesman:—"The proper lubrication of automobiles is a serious question and more automobiles are ruined every year by using unsuitable lubricants than from the usage they receive. We recommend ——."

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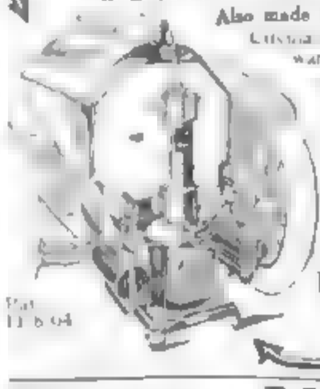

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This wide-spread endorsement of these wonderful lights, already in use by millions of people, is proof of the enormous growth of their popularity. It carries this message to you: that now — today — you, too, should get acquainted with these convenient, safe electric lights without wires that you can carry with you anywhere, always ready to give you bright, instant light that you can depend on under all conditions; that do away entirely with the danger of accidents from explosion and fire.

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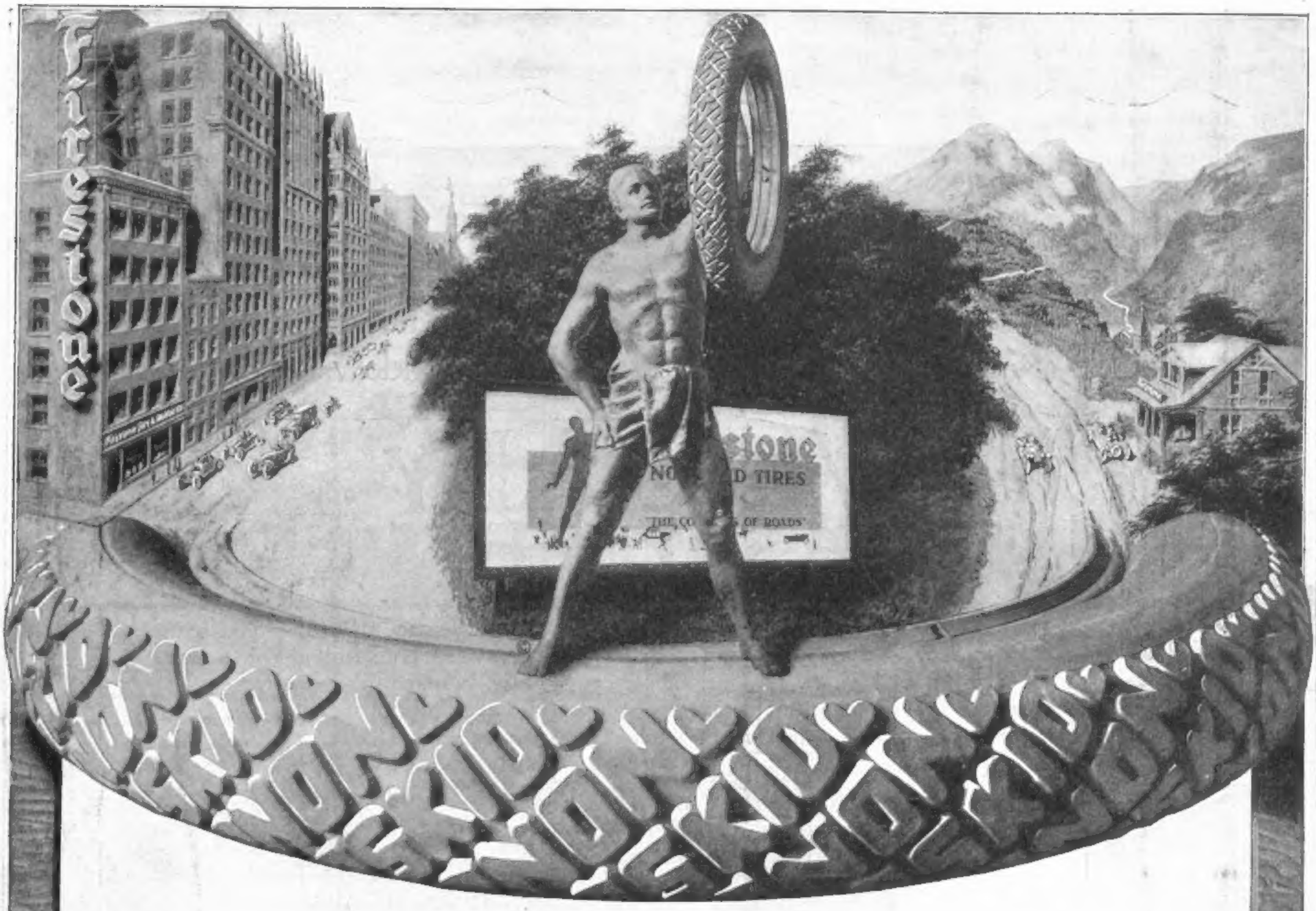

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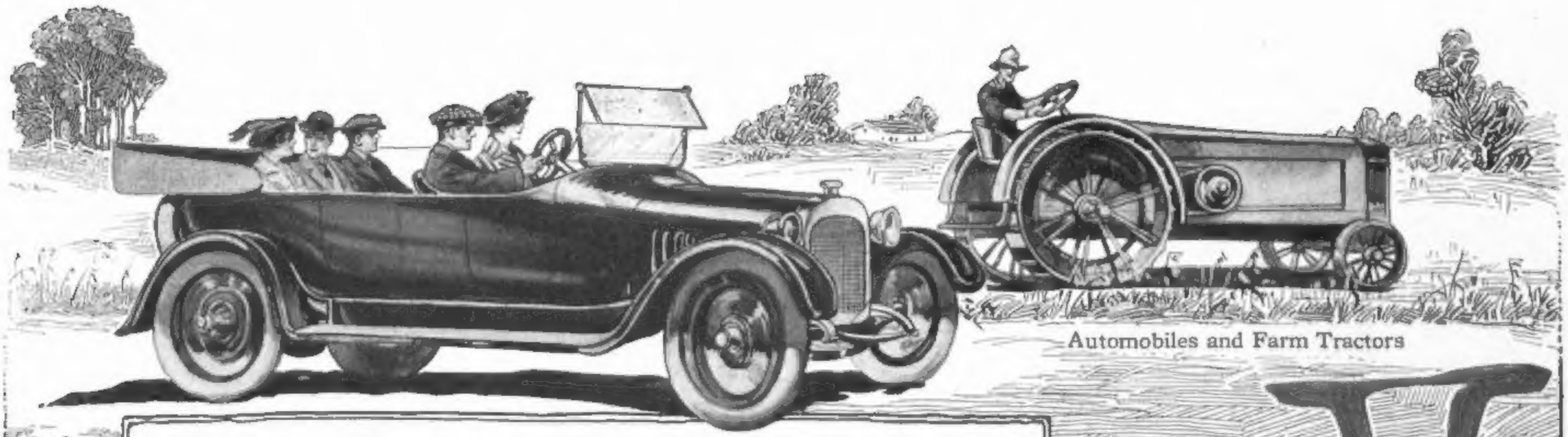

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Hyatt Roller Bearings are in the wonderful electric rock drill and in the countless mine cars of which sturdy, care-free service constantly is required. They are in the diminutive electric starter for automobiles, the lawn mower, the tumbling barrel, the traveling crane—wherever, as we have said, there are wheels that turn.

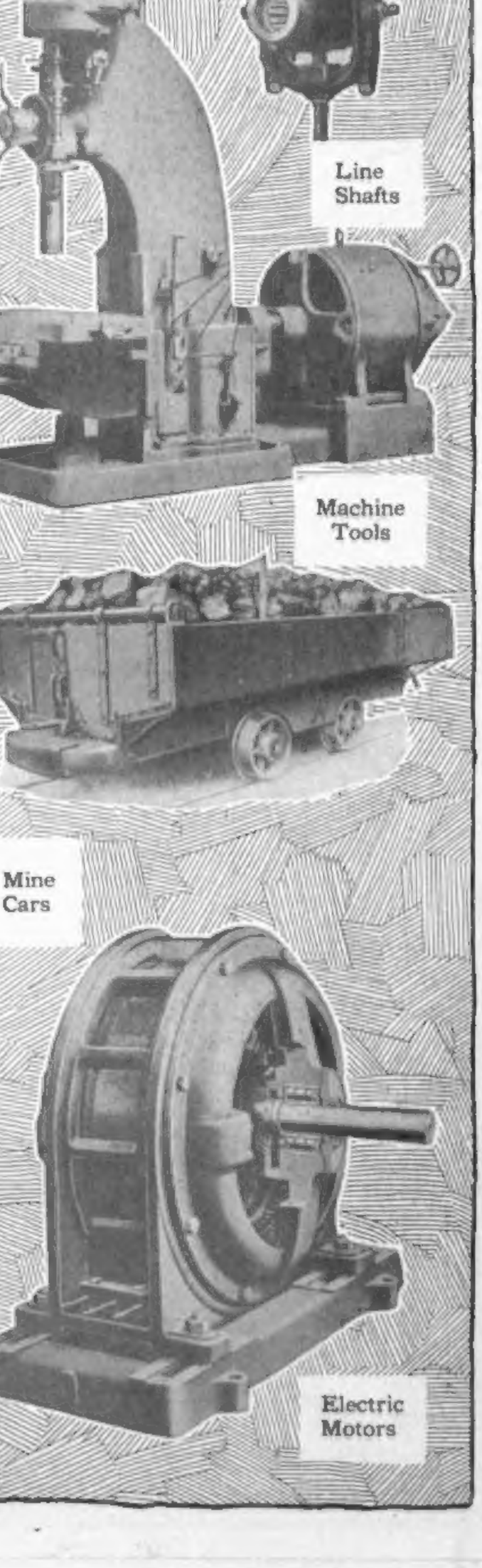
Users of machines today are putting to productive use the power that was wasted through friction. They are doing this by employing the means which modern engineering has established. It has been definitely proved by repeated scientific tests that from 10 to 25 per cent of power is saved when Hyatt anti-friction bearings are used.

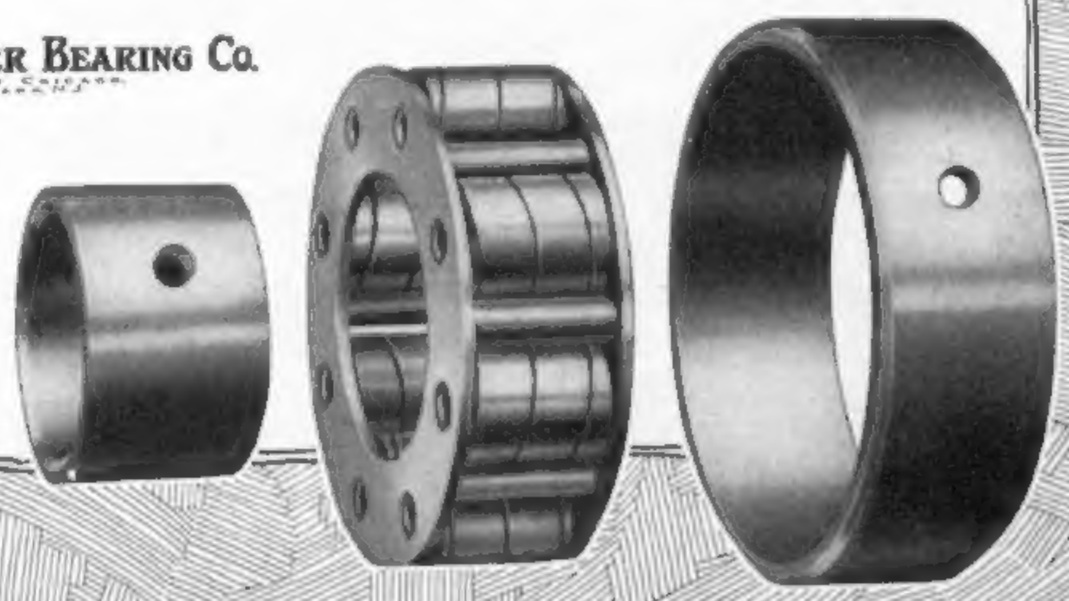
Figuring on the average cost for power, it is the widespread experience of users that the cost of Hyatt Bearings is returned by the saving of power alone in the first year's operation. Then they go on for a generation, each year returning practically 100 per cent on the investment in the power that they save.

The modern demand is for the efficient man, the efficient method, the efficient machine.

The universal use of Hyatt Roller Bearings in modern machinery of every type, therefore, is a universal recognition of their practical efficiency.

HYATT ROLLER BEARING CO.





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